

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

CASSANDRA SHIH,

Plaintiff,

v.

PETAL CARD, INC. f/k/a/  
CREDITBRIDGE, INC., ANDREW  
ENDICOTT, and JASON GROSS,

Defendants.

**ORAL ARGUMENT REQUESTED**

1:18-cv-5495 (JFK) (BCM)

**DECLARATION OF ANDREW ENDICOTT**

I, Andrew Endicott, hereby declare as follows:

1. I am a Defendant in the above-captioned matter.
2. I make this Declaration based upon my own knowledge, information, and belief.
3. I am competent to testify as to the matters set forth in this Declaration.
4. Attached hereto are the following Exhibits:

Exhibit A, a page on Defendant Petal Card, Inc.'s publicly available website that describes its software platform.

Exhibit B, a January 10, 2018 publicly available blog post by Defendant Jason Gross that describes Petal Card, Inc.'s business model and services.

Exhibit C, a May 9, 2015 e-mail I sent to Plaintiff Cassandra Shih with the subject line "Big Questions," which Plaintiff referenced in Paragraphs 83 and 92 of her Second Amended Complaint ("SAC").

Exhibit D, a May 14, 2015 e-mail I sent to Berk Ustun and its accompanying attachment, the "Big Questions (v3)" excel file, both of which Plaintiff referenced in Paragraphs 87, 88, and 139 of the SAC. The sum of the excel's "2013 Change in Population" column is 723,762.

Exhibit E, a March 2016 email chain between Berk Ustun, Defendant Jason Gross, and me, with the subject line “Re: FW: HARO: New Pitch – HARO – Building Cred...,” which Plaintiff referenced in Paragraphs 179, 182, and 295 of the SAC.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 15, 2019



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Andrew Endicott

# EXHIBIT A

# Petal

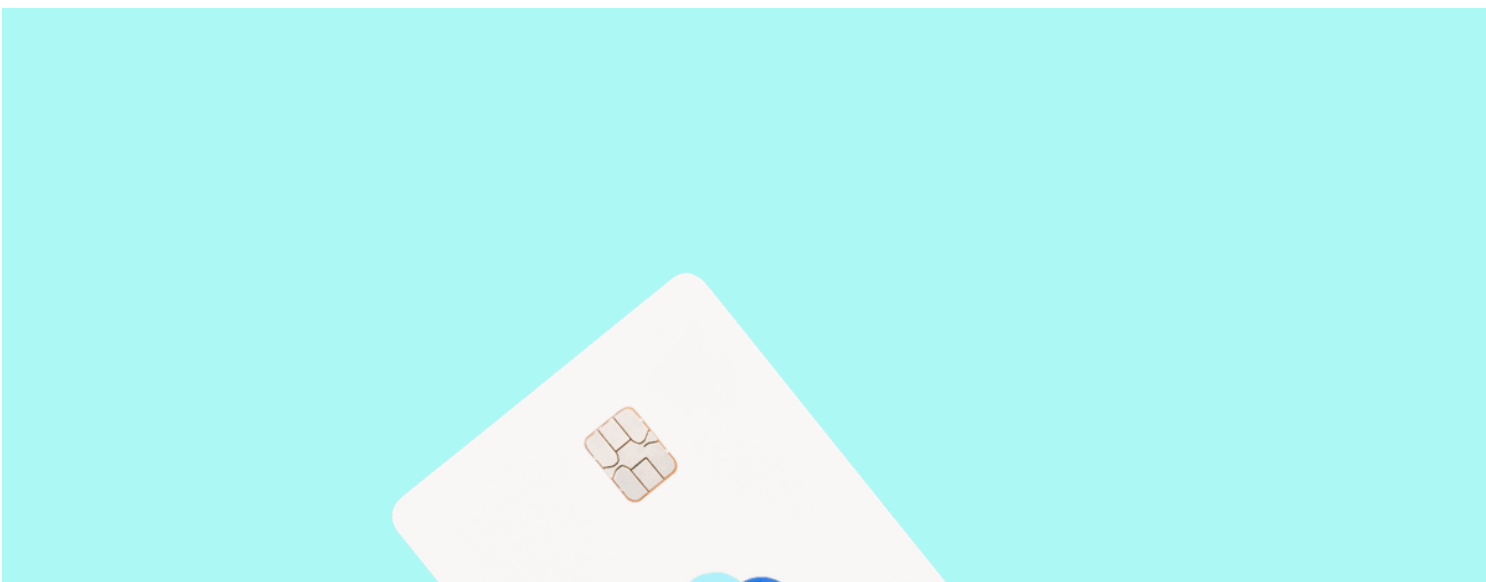
The Card

The App

The Company

Get Started

| Log in



## We are Petal

Petal is a credit card company started by people who were sick of credit card companies. A company that aims to help people succeed financially while they build their credit history.

We've brought our experience from the biggest financial institutions and the most innovative startups to create a credit card that we'd like to use ourselves. One with cash back and no fees, that's available to more people, including those who've never had access to credit before. We're Petal and we use data and common sense to give you a better credit experience.

Work with us

## Our Partners

We're working with the best people in the industry to create an honest, simple, and accessible credit card you can use anywhere  
Visa is accepted.

**VISA**

**W** WebBank

**experian**

TransUnion

**EQUIFAX**

## Our Team

It's about time a company helped people succeed financially. Join our diverse and knowledgeable team with experience at some of the biggest finance and tech companies, like Google, Amazon, Square, WeWork, CitiBank, Capital One, American Express and Chase.

If you're interested in our mission, check out our open positions:

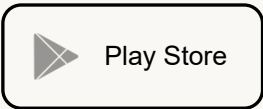
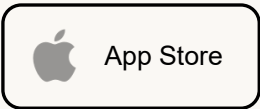
Careers

The New York Times   Forbes   Bloomberg   TechCrunch   Inc.  
FAST COMPANY   credit karma

Learn More  
Home  
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Customer Reviews

Support  
FAQ  
Get Support  
Contact Us  
Careers  
Affiliate Program

Social  
Instagram  
Twitter  
Facebook  
Medium  
Press





# EXHIBIT B





# Fixing Credit, for Everyone

Pioneering Cashflow Underwriting to level the credit playing field



Jason Gross

Follow

Jan 10, 2018 • 6 min read

. . .

**T**his past September, Petal unveiled a simple, no-fee credit card that doesn't require a credit score, along with a mobile app that makes it easier to own and manage a credit card responsibly. We became the first company to introduce a high-quality credit card available to people without a credit score, with no fees, low interest rates and high credit limits — significantly better than other credit cards currently available to people just starting out in credit. You can read more pricing details [here](#).

We began a limited, invitation-only beta and opened up a waitlist where interested consumers could sign up to receive an early invitation to apply for the card. While our team has been excited about what we've been building, we weren't expecting the outpouring of support we received.

**W**e've been absolutely floored by the response.

Tens of thousands of people have joined the waitlist at [petalcard.com](#) to receive an early invitation. Thousands more have applied to work at Petal. After the announcement, Petal shot to #1 on Product Hunt.

With our product announcement, we expressed our intent to tackle one of the credit industry's deepest, unspoken problems: because traditional credit scoring relies heavily on borrowing history, it may underestimate the creditworthiness of an entire generation of younger U.S. consumers, along with millions of others that have historically lacked access to financial services. Data from the CFPB shows that lower-income consumers,

immigrants and people of color are also far more likely to lack an accurate credit score. This system is sideways and the results can be unfair.

How bad is it? Data from Experian shows that the average credit score for Americans under the age of 35 is less than 635 (i.e., “subprime” or “high risk”), and tens of millions of younger adult consumers have no score at all. People often find themselves in a Catch-22 — they can’t get access to credit without a credit history, and can’t build a credit history without access to credit. With credit scores that are artificially low or non-existent, these consumers are often denied access to financial products or offered expensive, inferior products that make it easy to get trapped in debt. All of this can cost hundreds of thousands of dollars over the course of a lifetime, and can hold people back for years.

With that in mind, we developed new technology to level the playing field and make getting access to credit fair for everyone — we call it “*Cashflow Underwriting*”. Using a proprietary mixture of data science and common sense, we analyze, in real-time, each individual’s digital financial record: not just their credit report or where they went to school, but the true components of creditworthiness, like how much they make, save and spend over time, and the bills they pay each month. By doing so, we can overcome many of the limitations of traditional credit scoring that can put young Americans at a disadvantage. Cashflow Underwriting principles have been employed by innovators like OnDeck, Kabbage, and Square Capital to improve small business lending. We are excited to be the first to apply this technology in a consumer product.



While building new solutions in this industry is complex, our first step has always been clear: improve lives by making credit honest, simple, and accessible.

**Today, we're excited to announce the next step for Petal:** we've raised a \$13 million round of Series A financing, led by Valar Ventures, the New York-based venture capital fund known for its track record of successful investments in financial technology. This funding is an acknowledgement that change is coming to the credit industry. We're thankful to Valar partners Andrew McCormack and James Fitzgerald, whose guidance and support will be incredibly valuable as we work to fix credit, for everyone.

We're also incredibly grateful for the support from our larger family of investors, including new investors Third Prime Capital, RiverPark Ventures, and The Social Entrepreneurs' Fund, and return backers Brooklyn Bridge Ventures, Afore Capital, Rosecliff Ventures, Great Oaks Venture Capital, New Ground Ventures, Abstract Ventures, Ride Ventures, Story Ventures, and The Gramercy Fund.

And most importantly, we're thankful to the thousands of people who have joined us in support of solving this problem. We're working hard to conclude our beta-testing and are on track to begin inviting customers off of the waitlist early this year. If you want to stay in touch with news or be one of the first to get Petal, join the waitlist here.

. . .

## The credit system is sideways. We have a plan to turn it right-side-up.

Something is terribly wrong when an entire generation is classified, on average, as subprime. But data shows that's the uncomfortable reality today for Americans younger than 30. A subprime credit score makes it much more likely that you'll be turned down for a credit card or a loan — and if you're approved, it will be for less credit, with higher interest rates and more fees. A lower score can also make it harder to lease an apartment, more expensive to buy a car and more difficult to get a job. Down the road, it can limit your ability to buy a home or force you into paying higher interest rates on your mortgage. At just the moment when people need credit most, to finance their education or get started in life, they're saddled with higher costs — not because they have a history of bad credit but because they don't have a history of credit at all.

The principal reason for this is that a good credit score requires years of borrowing history — something that younger adults generally lack. Those who do have a borrowing history typically develop it with help from their parents, as an authorized user on a parent's credit card, or by obtaining a credit card with a parental co-signer or guarantor.

It could be argued that nearly every consumer in the U.S. under the age of 30 is being misrepresented by the traditional system.

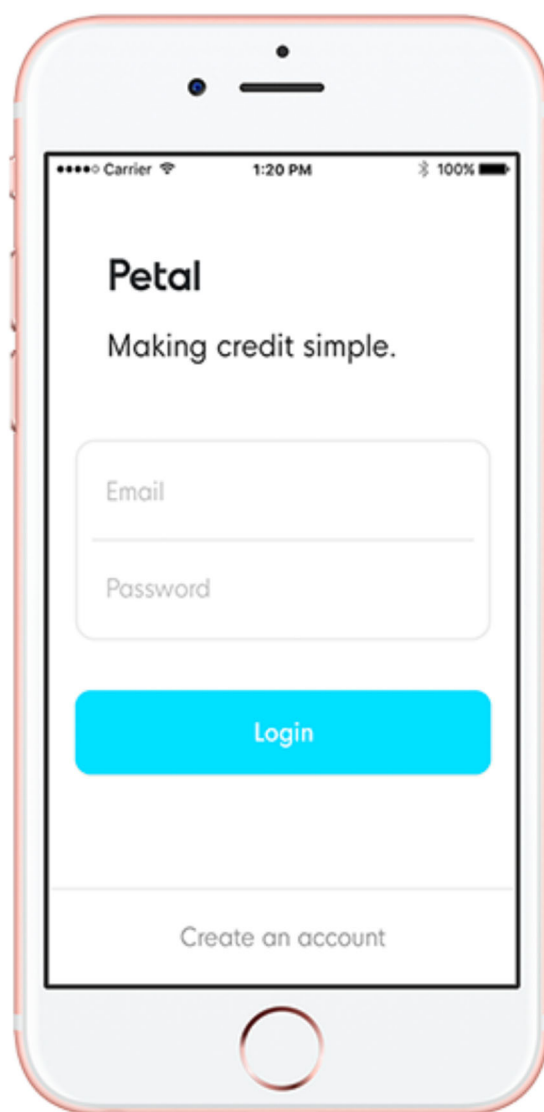
Younger consumers have scores that are either artificially low, because

they lack borrowing history, or artificially high, because of the credit score of a co-signer or guarantor.

Credit scoring relies heavily on borrowing history because it was the only data available for analysis when the system was developed 60 years ago. But that approach fails to capture the most important components of a person's financial life — like income, monthly expenses, and savings — that are necessary to see and accurately interpret the whole picture. Without that information, credit scores rely on broad statistical relationships that don't make much sense in the context of real life. After all, the fact that someone has had a credit card account open for a longer period of time doesn't make it any easier for them to pay bills on time. People don't determine their budgets for the month based on "credit utilization," and it's not typically recommended to take out as many types of debt as possible just for the sake of doing so.

. . .

**Though the industry has been slow to adapt, the data we need to create a more comprehensive, individualized, and inclusive score is now at our fingertips.**



**To fix the problem,** we studied the full financial picture of hundreds of thousands of consumers to identify the objective components of creditworthiness, and have invented a new type of comprehensive credit analysis that yields a more fair and precise picture of financial health — Cashflow Underwriting. Analyzing how much people actually make, save and spend over time gives us a more accurate understanding of how much someone can safely afford to borrow, and enables us to identify people who are able to use Petal responsibly, even if they've never borrowed money before. This allows Petal to serve customers that most banks turn away,

and to offer more competitive rates across the board: lower interest rates, higher credit limits and no fees whatsoever.

With the help of our backers and business partners, we're building a different kind of financial services company, using Cashflow Underwriting to improve people's lives.

If you believe in making credit more inclusive, and want to help fix credit, for everyone, join our waitlist or check out our open job postings on [petalcard.com](https://petalcard.com).

Thanks for reading. Stay tuned for more exciting updates from us in the near future.

Thanks to Matt Graves.

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# EXHIBIT C

Cassie,

I've spent some time this morning thinking about the credit bridging idea and have some items (I've tried to keep the number of questions small so we can really dig down) that we should work on answering next week to fill out a business plan. Does it sound good to you to aim to have this done Saturday of next week?

I propose we split things up as follows. Can you take Section B below - that part is going to be critical to communicate to basically all our stakeholders that (i) we understand the risks we're taking on and (ii) our revenues / reserves are sufficient to cover those risks. I will take Sections A & C. As far as depth, I think we should approach each section as if we were creating the data support / rationale for a reasonably wonk-ish presentation slide on each point. We will then use that support to actually pull together a real presentation slide on each topic.

You noted that we should think about raising money in your last message. I agree, and I've been looking into it as I research. The main thing we should be doing now to advance fundraising though is nailing down the business model. That said, I will start cataloging people we could reach out to for financing and share that with you once it's in good shape.

Last - any thoughts on a business name for this? I imagine anything with immigrant / emigrant, bridge, or the like would be good ideas to consider.

Of course, let em know your thoughts on the above. Have a great weekend!

Regards,  
Andrew

-----  
**HERE ARE THE QUESTIONS:**

- A - Borrowers:

1. Exactly how many financially stable / wealthy (in home country) immigrants are there? How many arrive annually? Need to set up a definition of what we consider to be financial strength (ideally based off some pre-existing industry definition) and view the immigration / population data from there, if possible.

- B - Risk Assessment:

1. We should attempt to really dig down and figure out what consumer credit information would be available from outside a select country? For simplicity purposes, let's go with New Zealand b/c it's (i) English speaking, (ii) relatively affluent, and (iii) you're familiar with it. Can you figure out what New Zealand laws say about foreign entities pulling credit / consumer finance information? Critically, can consumers opt-into sharing information with outsiders?

1. Relatedly, does New Zealand have quantitative credit scores like FICO in the US? If they do, it will go a long way in convincing investors / banks that we can measure our risk and keep it in check. Also, can they be shared outside NZ (related to question B(1) above)?

- C - Regulatory:

1. How much reserve capital are guarantors legally required to hold against their liabilities?

2. What are the start-up burdens (e.g., regulatory filings, capital requirements) associated with setting up an entity like the one we're suggesting? My suspicion is that this idea falls into the "insurance company" category, which is going to carry with it some strict regulatory requirements.

Andrew M. Endicott

Harvard Law School | J.D. 2012

University of Arkansas | B.S.B.A. 2009

[REDACTED] | [REDACTED]

# EXHIBIT D

## Re: Grafting US FICO Characteristics onto Foreign Populations

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**From:** Andrew Endicott <[REDACTED]>  
**To:** Berk Ustun <[REDACTED]>  
**Date:** Thu, 14 May 2015 04:04:24 +0000  
**Attachments:** CreditBridge - Big Questions (v3).xlsx (1.09 MB)

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Unless I've fucked my math up, which is possible, the potential market is between \$500-\$750 million annually, based on (i) only immigrants that have arrived that year, (ii) who I've estimated to have a FICO above 700, (iii) who are in the top-50 migrating countries, and (iv) assuming revenues only from (a) lease guaranties and (b) credit card liabilities.

If mortgages were included, this would go way up, I think, simply because they're very big liabilities.

One big issue is I have no idea what the default risk premium is for credit card guarantees because no one really does that right now. It's a big % number, I just don't know how big.

There are a few simplifying assumptions that would have to change: (i) I'm assuming that new immigrants are economically similar to the immigrant population and (ii) I'm assuming that there are no deaths in the immigrant population from year to year. This latter assumption causes my annual new immigrant size to be small, which artificially reduces the market size. But conservatism is good.

Thoughts?

Endicott

On Wed, May 13, 2015 at 8:25 PM, Andrew Endicott <[REDACTED]> wrote:

Haha, yes basically

Endicott

On Wednesday, May 13, 2015, Berk Ustun <[REDACTED]> wrote:

To be clear you want a column for each population that breaks down the distribution of FICO scores...

So something like:

FICO Score for Mexicans

0-100 10%  
100-200 20%

...  
Perfect 0%

Right?

On Wed, May 13, 2015 at 10:44 AM, Andrew Endicott <[REDACTED]> wrote:

I need your help with something. I'm trying to estimate FICO distributions of various immigrant populations. Absolute scientific precision isn't the goal - just want to be generally close. I have rudimentary information concerning economic / education characteristics of a few immigrant populations, and I have the FICO distribution (over time, also) in the US.

How would you generally approach this? I don't think I'll be able to get income / wealth distribution

data for immigrant populations, so I was hoping to use median income + poverty rate as a rough guide to get there. Would need to guess for a good number of the populations based off intuition unless I can find better info. Thoughts?

I've attached my in-process data file for this. All of this is to answer "Question A." Would probably aim to do this for the top-20 immigrant groups from 2013.

Endicott

--

Andrew M. Endicott  
Harvard Law School | J.D. 2012  
University of Arkansas | B.S.B.A. 2009

[REDACTED] | [REDACTED]

--

Andrew M. Endicott  
Harvard Law School | J.D. 2012  
University of Arkansas | B.S.B.A. 2009

[REDACTED] | [REDACTED]

--

Andrew M. Endicott  
Harvard Law School | J.D. 2012  
University of Arkansas | B.S.B.A. 2009

[REDACTED] | [REDACTED]

**A - Borrowers:**

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Relatedly, does New Zealand have quantitative credit scores like FICO in the US? If they do, it will go a long way in convincing investors / banks that we can measure our risk and keep it in check. Also, can they be shared outside NZ (related to question B(1) above)?

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2. What are the start-up burdens (e.g., regulatory filings, capital requirements) associated with setting up an entity like the one we're suggesting? My suspicion is that this idea falls into the "insurance company" category, which is going to carry with it some strict regulatory requirements.

1. Exactly how many financially stable / wealthy (in home country) immigrants are there? How many arrive annually?

Need to set up a definition of what we consider to be financial strength (ideally based off some pre-existing industry definition) and view the immigration / population data from there, if possible.

Sources (also for immigrant population tabs):

(1) <http://www.migrationpolicy.org/article/frequently-requested-statistics-immigrants-and-immigration-united-states>

Source		
1	Total Immigrants in United States	41,300,000.00
1	Total US Population	316,000,000.00
1	Foreign Born Population Growth 2012-2013	523,000.00

Top 50 Immigration Countries in 2013		
Rank	Country	2013 Change in Population
1	China	91,598
2	India	66,679
3	Guatemala	43,763
4	Canada	39,207
5	Jamaica	33,898
6	Dominican Republic	33,670
7	Cuba	30,123
8	Pakistan	28,272
9	Iraq	23,866
10	Vietnam	22,031
11	Mexico	21,603
12	Ghana	20,200
13	Saudi Arabia	19,704
14	United Kingdom (inc. Crown Dependencies)	16,006
15	Bangladesh	15,187
16	Peru	14,029
17	Malaysia	13,889
18	Spain	13,810
19	Honduras	11,916
20	Brazil	11,493
21	Japan	10,471
22	Cameroon	9,877
23	South Africa	9,663
24	Chile	9,295
25	Bolivia	8,074
26	Dominica	7,786
27	Indonesia	7,728
28	Ecuador	6,996
29	Jordan	6,874
30	Liberia	5,778
31	Netherlands	5,531
32	Cambodia	5,080
33	Hungary	5,059
34	Sri Lanka	4,857
35	Eritrea	4,492
36	France	4,179
37	Syria	4,032
38	Kenya	3,951
39	Egypt	3,660
40	Venezuela	3,437
41	Taiwan	3,254
42	Bulgaria	2,977
43	Belize	2,859
44	Portugal	2,854
45	Switzerland	2,789
46	Lebanon	2,572
47	Ukraine	2,216
48	Kazakhstan	2,172
49	Denmark	2,161
50	Sweden	2,144

Top 50 Immigration Populations in the US		
Rank	Country	2013 Population
1	Mexico	11584977
2	China	2383831
3	India	2034677
4	Philippines	1843989
5	Vietnam	1281010
6	El Salvador	1252067
7	Cuba	1144024
8	Korea	1070335
9	Dominican Republic	991046
10	Guatemala	902293
11	Canada	840192
12	Jamaica	714743
13	United Kingdom (inc. Crown Dependencies)	695489
14	Colombia	677231
15	Haiti	593980
16	Germany	584184
17	Honduras	533598
18	Peru	440292
19	Poland	432601
20	Ecuador	427906
21	Russia	390934
22	Taiwan	365832
23	Iran	363972
24	Italy	354305
25	Ukraine	345187
26	Pakistan	342603
27	Japan	339970
28	Brazil	337040
29	Guyana	259815
30	Nicaragua	240619
31	Nigeria	234465
32	Thailand	233547
33	Trinidad and Tobago	232026
34	Hong Kong	213034
35	Bangladesh	203179
36	Iraq	200894
37	Venezuela	197724
38	Laos	196154
39	Ethiopia	195805
40	Portugal	182473
41	Egypt	176443
42	France	170394
43	Argentina	170086
44	Cambodia	164746
45	Romania	157302
46	Ghana	149377
47	Greece	137084
48	Ireland	128350
49	Israel	127079
50	Lebanon	124256



Source: <http://www.fico.com/en/blogs/risk-compliance/fico-score-distribution-remains-mixed/>

FICO Score	2005	2006	2007	2008	2009	2010	2011	2012
300-499	6.6%	6.5%	7.1%	7.2%	7.3%	6.9%	6.3%	6.0%
500-549	8.0%	8.0%	8.0%	8.2%	8.7%	9.0%	8.7%	8.5%
550-599	9.0%	8.8%	8.7%	8.7%	9.1%	9.6%	9.9%	9.9%
600-649	10.2%	10.2%	9.7%	9.6%	9.5%	9.5%	9.8%	10.1%
650-699	12.8%	12.5%	12.1%	12.0%	11.9%	11.9%	12.1%	12.2%
700-749	16.4%	16.3%	16.2%	16.0%	15.9%	15.7%	15.5%	16.2%
750-799	20.1%	19.8%	19.8%	19.6%	19.4%	19.5%	19.6%	18.8%
800-850	16.9%	17.9%	18.4%	18.7%	18.2%	17.9%	18.1%	18.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.1%

PERCENT OF POPULATION								
FICO® 8 Score	October 2005	October 2006	October 2007	October 2008	October 2009	October 2010	October 2011	October 2012
300-499	6.6	6.5	7.1	7.2	7.3	6.9	6.3	6.0
500-549	8.0	8.0	8.0	8.2	8.7	9.0	8.7	8.5
550-599	9.0	8.8	8.7	8.7	9.1	9.6	9.9	9.9
600-649	10.2	10.2	9.7	9.6	9.5	9.5	9.8	10.1
650-699	12.8	12.5	12.1	12.0	11.9	11.9	12.1	12.2
700-749	16.4	16.3	16.2	16.0	15.9	15.7	15.5	16.2
750-799	20.1	19.8	19.8	19.6	19.4	19.5	19.6	18.8
800-850	16.9	17.9	18.4	18.7	18.2	17.9	18.1	18.4
TOTAL*	100	100	100	100	100	100	100	100

Native Population Characteristics	Value	Compared to Native Population
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**United States**

Bachelor's Degree Rate	30.0%	
Median Income	\$ 53,000	
English Proficient (speak "very well")	NA	
Poverty Rate	15.0%	

Immigrant Population Characteristics	Value	Compared to Native Population
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**China**

Bachelor's Degree Rate	47.0%	Higher
Median Income	\$ 57,000	Higher
English Proficient (speak "very well")	38.0%	
Poverty Rate	19.0%	Higher

**Mexico**

Bachelor's Degree Rate	6.0%	Lower
Median Income	\$ 36,700	Lower
English Proficient (speak "very well")	31.0%	
Poverty Rate	28.0%	Higher

**Central America**

Bachelor's Degree Rate	9.0%	Lower
Median Income	N/A	
English Proficient (speak "very well")	33.0%	
Poverty Rate	23.0%	Higher

**India**

Bachelor's Degree Rate	6.0%	Lower
Median Income	\$ 103,000	Higher
English Proficient (speak "very well")	31.0%	
Poverty Rate	6.0%	Lower

**Phillipines**

Bachelor's Degree Rate	48.0%	Higher
Median Income	N/A	
English Proficient (speak "very well")	69.0%	
Poverty Rate	6.0%	Lower

**Korea**

Bachelor's Degree Rate	52.0%	Higher
Median Income	\$ 55,800	Higher
English Proficient (speak "very well")	47.0%	
Poverty Rate	11.0%	Lower

**Vietnam**

Bachelor's Degree Rate	23.0%	Lower
Median Income	\$ 55,736	Higher
English Proficient (speak "very well")	32.0%	
Poverty Rate	15.0%	Lower

# MPI Data Hub

MIGRATION FACTS, STATS, AND MAPS

## United States Immigrant Population by Country of Birth, 2000-Present

	Region/Subregion/Country of Birth	2000		2006		2007		2008		2009		2010		2011		2012		2013	
		Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total		31,10,889	3,54,315	+125,604	38,09,555	+119,486	3,960,3	+122,98	3,851,104	+115,04	39,955,63	+115,148	40,3,5	+125,11	40,824,553	+111,624	41,34,945	+129,15	
Asia		8,226,254	10,052,929	+44,487	10,184,906	+45,826	10,355,577	+41,271	10,652,378	+49,771	11,283,574	+46,957	11,562,402	+47,363	11,931,658	+53,141	12,176,983	+46,332	
America		16,916,416	20,943,588	+93,415	21,243,587	+96,349	21,677,115	+96,349	22,077,115	+96,349	22,519,477	+172,212	22,917,357	+172,212	23,418,319	+172,212	23,920,187	+172,212	
Latin America		16,086,874	20,088,292	+98,211	20,490,676	+98,127	20,150,245	+95,704	20,545,457	+88,480	21,223,874	+87,776	21,254,344	+96,650	21,311,457	+87,706	21,743,266	+91,327	
South Central Asia		1,745,201	2,430,646	+42,524	2,470,619	+36,621	2,430,646	+35,310	2,473,765	+37,874	2,603,344	+32,968	3,009,592	+36,383	3,183,382	+49,851	3,285,550	+38,827	
Africa		881,300	1,375,676	+29,935	1,419,317	+33,778	1,435,996	+31,962	1,492,785	+33,747	1,606,914	+32,680	1,669,414	+29,863	1,723,896	+33,583	1,825,326	+30,711	
China (exc. Hong Kong and Taiwan)		898,857	1,334,079	+23,131	1,333,645	+26,576	1,360,545	+24,742	1,432,115	+27,708	1,606,095	+29,259	1,650,241	+27,708	1,710,422	+27,708	1,785,865	+27,708	
China (exc. Hong Kong and Taiwan)		898,857	1,334,079	+23,131	1,333,645	+26,576	1,360,545	+24,742	1,432,115	+27,708	1,606,095	+29,259	1,650,241	+27,708	1,710,422	+27,708	1,785,865	+27,708	
China		2,739,510	3,300,626	+39,346	3,339,300	+37,029	3,324,260	+35,841	3,334,141	+35,727	3,399,931	+41,107	3,640,241	+41,107	3,840,241	+41,107	4,000,241	+41,107	
Eastern Asia		2,853,068	3,355,737	+40,598	3,387,004	+38,274	3,362,004	+37,029	3,372,004	+35,727	3,437,004	+40,598	3,687,004	+40,598	3,887,004	+40,598	4,087,004	+40,598	
Caribbean		1,022,552	1,510,157	+28,392	1,501,782	+24,911	1,622,522	+28,015	1,665,219	+29,659	1,780,322	+26,091	1,856,777	+30,635	1,967,968	+31,113	2,034,677	+30,780	
India		480,665	720,901	+21,651	700,567	+25,259	739,254	+23,019	768,682	+26,360	830,824	+28,813	850,882	+27,380	855,830	+28,590	902,293	+25,423	
Guatemala		1,930,271	2,542,514	+41,414	2,572,196	+34,538	2,666,925	+40,220	2,595,824	+37,822	2,726,831	+42,165	2,710,544	+47,996	2,727,383	+39,221	2,768,381	+39,363	
South America		11,203,637	14,980,241	+48,129	14,450,476	+46,989	14,773,411	+44,949	14,763,411	+43,949	14,763,411	+42,949	14,763,411	+41,949	14,763,411	+40,949	14,763,411	+39,949	
Canada		820,771	846,913	+16,810	830,388	+17,056	818,920	+16,572	814,965	+14,817	788,640	+16,595	786,317	+17,708	800,985	+16,694	840,192	+15,151	
Western Asia		658,603	780,302	+21,356	790,145	+17,305	827,265	+24,874	851,337	+25,644	904,171	+25,598	932,135	+30,251	971,281	+26,042	1,010,465	+25,287	
North America		829,442	855,296	+17,024	831,871	+15,328	836,581	+17,128	840,547	+17,128	844,513	+17,128	848,479	+17,128	852,445	+17,128	856,411	+17,128	
Jamaica		653,827	631,374	+17,863	597,940	+19,644	636,589	+19,748	651,177	+20,124	659,771	+20,303	666,990	+19,255	680,645	+16,691	714,743	+20,801	
Dominican Republic		687,677	766,570	+22,399	755,539	+21,018	771,910	+20,977	773,285	+22,415	879,187	+23,782	897,263	+22,048	913,376	+20,743	991,040	+27,975	
Cuba		872,716	935,865	+20,531	984,954	+23,978	974,687	+20,134	991,365	+20,322	1,046,978	+22,222	1,094,815	+24,816	1,157,901	+24,725	1,244,024	+24,533	
Western Africa		326,507	490,263	+16,790	505,019	+18,255	535,192	+24,529	565,369	+24,529	595,546	+24,529	625,723	+24,529	655,900	+24,529	686,077	+24,529	
Pakistan		222,477	259,282	+14,003	286,302	+16,013	282,483	+13,731	283,988	+16,609	299,581	+13,842	303,915	+14,010	314,331	+15,044	342,603	+16,713	
Middle Africa		26,800	54,437	+6,823	56,056	+6,827	55,317	+7,156	65,457	+7,198	88,711	+6,829	80,479	+8,825	84,213	+7,832	111,880	+11,127	
Iraq		89,892	101,878	+8,702	102,393	+9,617	100,962	+10,365	154,229	+12,405	159,900	+13,663	156,028	+13,676	177,028	+12,198	200,994	+13,477	
North European		974,619	953,460	+16,718	939,589	+15,352	927,974	+16,595	937,715	+16,844	924,564	+15,720	946,984	+15,720	928,873	+17,115	952,872	+19,857	
Vietnam		968,174	1,117,800	+26,448	1,100,833	+26,543	1,138,039	+25,276	1,152,384	+23,781	1,230,542	+20,118	1,259,317	+26,365	1,258,079	+29,580	1,281,010	+29,891	
Mexico		21,603	11,747,487	+84,625	11,738,557	+86,128	11,412,668	+86,807	11,478,413	+86,274	11,711,103	+89,028	11,672,619	+79,997	11,653,374	+78,544	11,584,977	+77,083	
Eastern Africa		213,299	360,829	+15,443	366,829	+15,443	366,829	+15,443	366,829	+15,443	366,829	+15,443	366,829	+15,443	366,829	+15,443	366,829	+15,443	
China		103,652	103,652	+18,980	104,842	+17,842	108,802	+18,394	108,847	+18,716	124,696	+17,499	130,399	+10,430	120,177	+9,584	140,377	+9,545	
South Eastern Asia		3,044,288	3,502,387	+39,473	3,542,580	+35,831	3,587,682	+33,340	3,666,823	+37,683	3,872,963	+38,425	3,939,341	+40,701	4,072,021	+41,124	4,032,035	+40,676	
Saudi Arabia		21,881	87,700	+19,047	86,290	+17,887	80,806	+18,713	81,818	+16,557	77,294	+15,822	79,215	+14,584	76,569	+16,162	78,735	+15,969	
Other Middle Africa		934,665	870,700	+19,047	861,290	+17,887	80,806	+18,713	81,818	+16,557	77,294	+15,822	79,215	+14,584	76,569	+16,162	78,735	+15,969	
Other Eastern Africa		143,768	154,970	+9,435	171,083	+11,864	166,495	+9,835	163,970	+11,340	184,040	+11,599	188,607	+10,407	172,913	+4,552	199,606	+11,311	
Africa, n.e.c.		57,607	127,442	+10,228	127,442	+10,228	120,855	+8,841	112,337	+9,669	90,769	+8,781	90,769	+8,781	90,769	+8,781	90,769	+8,781	
United Kingdom (inc. Crown Dependencies)		677,751	691,300	+12,947	681,285	+13,333	687,631	+14,393	694,597	+15,371	699,794	+13,058	684,573	+16,282	679,483	+14,915	695,489	+14,543	
Bangladesh		15,187	135,088	+11,835	143,619	+11,435	145,470	+9,889	151,091	+11,143	153,691	+10,391	184,469	+13,187	187,992	+11,857	203,179	+11,940	
Peru		14,029	278,186	+15,424	401,129	+17,299	394,923	+17,299	408,457	+17,299	428,457	+17,299	448,457	+17,299	468,457	+17,299	488,457	+17,299	
Malaysia		13,899	49,459	+8,586	49,459	+8,586	49,459	+8,586	49,459	+8,586	49,459	+8,586	49,459	+8,586	49,459	+8,586	49,459	+8,586	
Spain		13,810	82,858	+8,586	79,880	+4,939	80,858	+5,413	80,459	+4,723	83,242	+5,839	91,285	+6,846	88,665	+5,490	102,475	+5,486	
Honduras		11,916	282,852	+18,333	430,504	+19,742	468,197	+17,563	487,943	+17,687	522,581	+22,846	490,638	+18,543	521,682	+17,300	533,538	+19,165	
Brazil		11,493	212,428	+16,079	92,782	+16,079	92,782	+16,079	92,782	+16,079	92,782	+16,079	92,782	+16,079	92,782	+16,079	92,782	+16,079	
Other Western Africa		11,006	105,164	+8,510	142,865	+9,149	154,413	+12,580	80,494	+6,908	95,302	+10,250	97,940	+8,827	105,148	+7,248	116,154	+10,377	
Japan		10,471	347,539	+13,882	352,933	+11,315	333,860	+10,475	331,990	+12,241	319,256	+11,466	318,225	+11,604	329,459	+11,114	339,970	+11,407	
Cameroon		9,877	12,241	+5,685	12,241	+5,685	12,241	+5,685	12,241	+5,685	12,241	+5,685	12,241	+5,685	12,241	+5,685	12,241	+5,685	
South Africa		9,663	79,472	+5,685	78,571	+6,815	79,585	+6,200	82,339	+6,229	77,985	+5,886	87,699	+7,025	85,528	+5,710	95,191	+5,407	
Chile		9,295	80,804	+6,003	85,057	+7,530	91,590	+9,043	87,607	+6,205	91,172	+6,799	92,337	+7,812	88,290	+6,824	90,985	+6,941	
Other South Central Asia		7,745	138,872	+10,478	151,088	+10,115	155,825	+11,086	22,938	+14,286	36,456	+14,870	41,879	+6,541	51,948	+6,650	60,965	+6,650	
South Eastern Asia		8,295	81,254	+6,496	81,254	+6,496	81,254	+6,496	81,254	+6,496	81,254	+6,496	81,254	+6,496	81,254				

<b>Northern Africa</b>	<b>190,491</b>	<b>261,469</b>	<b>+/-14,397</b>	<b>274,951</b>	<b>+/-13,416</b>	<b>255,942</b>	<b>+/-13,054</b>	<b>264,536</b>	<b>+/-13,792</b>	<b>280,280</b>	<b>+/-13,730</b>	<b>290,234</b>	<b>+/-11,699</b>	<b>321,956</b>	<b>+/-14,115</b>	<b>321,945</b>	<b>+/-15,417</b>	<b>(11)</b>
Austria	63,648	61,012	+/-4,168	51,461	+/-3,027	52,707	+/-3,628	51,866	+/-3,840	48,694	+/-3,530	48,179	+/-3,489	44,824	+/-2,575	44,688	+/-2,774	<b>(136)</b>
<b>Asia, n.e.c.</b>	<b>38,452</b>	<b>36,968</b>	<b>+/-5,464</b>	<b>41,962</b>	<b>+/-5,461</b>	<b>34,408</b>	<b>+/-4,917</b>	<b>44,407</b>	<b>+/-6,807</b>	<b>43,165</b>	<b>+/-4,416</b>	<b>40,713</b>	<b>+/-5,332</b>	<b>45,634</b>	<b>+/-4,940</b>	<b>45,449</b>	<b>+/-4,468</b>	<b>(185)</b>
<b>Western Europe</b>	<b>1,095,847</b>	<b>1,013,494</b>	<b>+/-17,013</b>	<b>1,008,989</b>	<b>+/-18,638</b>	<b>1,011,362</b>	<b>+/-17,066</b>	<b>995,259</b>	<b>+/-18,083</b>	<b>961,791</b>	<b>+/-17,946</b>	<b>965,507</b>	<b>+/-19,963</b>	<b>959,631</b>	<b>+/-16,134</b>	<b>959,298</b>	<b>+/-16,302</b>	<b>(333)</b>
Guyana	211,189	250,178	+/-13,403	242,667	+/-13,144	258,096	+/-13,248	245,596	+/-13,063	265,271	+/-12,547	259,036	+/-12,071	260,268	+/-12,019	259,815	+/-13,449	<b>(453)</b>
Bahamas	26,273	(na)	(na)	(na)	(na)	(na)	(na)	30,301	+/-3,957	31,602	+/-3,916	34,319	+/-4,458	31,903	+/-4,433	31,403	+/-3,640	<b>(300)</b>
<b>Other Northern America</b>	<b>8,671</b>	<b>8,383</b>	<b>+/-1,570</b>	<b>8,273</b>	<b>+/-1,581</b>	<b>7,951</b>	<b>+/-2,162</b>	<b>7,412</b>	<b>+/-1,549</b>	<b>8,276</b>	<b>+/-2,660</b>	<b>8,462</b>	<b>+/-2,163</b>	<b>7,305</b>	<b>+/-1,776</b>	<b>6,729</b>	<b>+/-1,929</b>	<b>(576)</b>
Yemen	18,258	(na)	(na)	(na)	(na)	(na)	(na)	38,079	+/-5,910	40,276	+/-6,650	44,096	+/-6,084	41,234	+/-4,966	40,548	+/-5,815	<b>(686)</b>
Sierra Leone	20,831	(na)	(na)	(na)	(na)	(na)	(na)	32,467	+/-4,767	34,935	+/-5,020	33,066	+/-4,316	36,564	+/-4,931	37,559	+/-5,363	<b>(1,005)</b>
<b>Other Southern Africa</b>	<b>2,938</b>	<b>1,764</b>	<b>+/-4,641</b>	<b>2,024</b>	<b>+/-4,481</b>	<b>2,113</b>	<b>+/-4,943</b>	<b>2,806</b>	<b>+/-5,066</b>	<b>1,929</b>	<b>+/-4,778</b>	<b>4,744</b>	<b>+/-5,956</b>	<b>4,166</b>	<b>+/-5,111</b>	<b>3,114</b>	<b>+/-1,082</b>	<b>(1,052)</b>
<b>Fiji</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>36,954</b>	<b>+/-5,062</b>	<b>39,277</b>	<b>+/-5,329</b>	<b>40,897</b>	<b>+/-5,821</b>	<b>39,966</b>	<b>+/-5,321</b>	<b>38,782</b>	<b>+/-4,312</b>	<b>(1,184)</b>
Morocco	34,703	(na)	(na)	(na)	(na)	(na)	(na)	58,283	+/-5,673	63,165	+/-6,053	62,812	+/-6,048	65,247	+/-6,640	63,798	+/-6,030	<b>(1,449)</b>
Unlabeled	24,176	49,517	+/-5,667	50,578	+/-6,679	46,855	+/-5,553	42,695	+/-5,176	44,544	+/-5,779	44,065	+/-5,013	43,541	+/-5,189	43,541	+/-5,187	<b>(1,524)</b>
Lithuania	27,905	(na)	(na)	(na)	(na)	(na)	(na)	36,160	+/-4,182	33,888	+/-4,229	36,303	+/-4,860	37,158	+/-4,154	35,514	+/-4,701	<b>(1,644)</b>
Laos	204,284	192,110	+/-10,420	190,605	+/-11,287	189,274	+/-9,296	191,780	+/-9,841	192,302	+/-10,001	183,768	+/-9,869	198,149	+/-10,383	196,154	+/-10,727	<b>(1,995)</b>
Czechoslovakia (inc. Czech Republic and Slovakia)	83,081	77,187	+/-5,222	77,870	+/-5,871	76,906	+/-4,928	67,340	+/-5,771	71,735	+/-7,055	72,905	+/-5,713	66,367	+/-4,672	64,354	+/-4,412	<b>(2,013)</b>
<b>Other Central America</b>	<b>47,915</b>	<b>62,594</b>	<b>+/-7,111</b>	<b>57,813</b>	<b>+/-7,042</b>	<b>52,909</b>	<b>+/-5,545</b>	<b>6,966</b>	<b>+/-2,068</b>	<b>8,913</b>	<b>+/-2,538</b>	<b>10,132</b>	<b>+/-3,833</b>	<b>9,732</b>	<b>+/-3,111</b>	<b>7,697</b>	<b>+/-2,321</b>	<b>(2,035)</b>
Panama	105,177	95,684	+/-7,098	102,158	+/-6,768	96,128	+/-7,177	103,774	+/-8,320	99,419	+/-5,967	103,689	+/-7,598	103,269	+/-6,119	101,024	+/-5,168	<b>(2,245)</b>
<b>Other Australian and New Zealand Subregion</b>	<b>22,872</b>	<b>26,967</b>	<b>+/-3,179</b>	<b>32,971</b>	<b>+/-3,600</b>	<b>27,349</b>	<b>+/-2,916</b>	<b>28,942</b>	<b>+/-2,729</b>	<b>31,766</b>	<b>+/-3,616</b>	<b>28,148</b>	<b>+/-3,524</b>	<b>31,231</b>	<b>+/-3,397</b>	<b>28,850</b>	<b>+/-3,234</b>	<b>(2,381)</b>
Grenada	29,986	(na)	(na)	(na)	(na)	(na)	(na)	34,145	+/-4,612	29,110	+/-3,314	28,437	+/-3,924	35,271	+/-4,309	32,822	+/-3,790	<b>(2,451)</b>
Albania	39,341	(na)	(na)	(na)	(na)	(na)	(na)	74,191	+/-8,486	77,407	+/-9,567	86,010	+/-8,706	83,746	+/-8,304	81,047	+/-8,185	<b>(2,699)</b>
<b>Other Eastern Europe</b>	<b>261,664</b>	<b>345,957</b>	<b>+/-14,032</b>	<b>369,288</b>	<b>+/-14,582</b>	<b>371,251</b>	<b>+/-15,311</b>	<b>68,569</b>	<b>+/-6,122</b>	<b>71,030</b>	<b>+/-6,337</b>	<b>74,776</b>	<b>+/-5,853</b>	<b>132,737</b>	<b>+/-7,119</b>	<b>129,547</b>	<b>+/-7,493</b>	<b>(3,190)</b>
Cape Verde	26,682	(na)	(na)	(na)	(na)	(na)	(na)	32,885	+/-4,424	33,460	+/-4,437	35,836	+/-5,572	33,938	+/-4,464	30,744	+/-4,452	<b>(3,194)</b>
<b>Other Eastern Asia</b>	<b>9,194</b>	<b>16,753</b>	<b>+/-3,649</b>	<b>13,585</b>	<b>+/-2,746</b>	<b>16,266</b>	<b>+/-2,959</b>	<b>8,341</b>	<b>+/-2,394</b>	<b>13,727</b>	<b>+/-3,164</b>	<b>8,244</b>	<b>+/-2,516</b>	<b>12,756</b>	<b>+/-3,070</b>	<b>9,348</b>	<b>+/-2,158</b>	<b>(3,408)</b>
Thailand	169,801	186,526	+/-10,506	195,948	+/-9,668	199,075	+/-8,633	203,384	+/-8,921	222,759	+/-9,960	239,942	+/-13,087	237,050	+/-9,226	233,547	+/-12,087	<b>(3,503)</b>
Ireland	156,474	133,433	+/-6,810	135,722	+/-6,782	134,897	+/-6,489	121,982	+/-6,263	124,457	+/-6,395	132,540	+/-7,481	132,277	+/-6,008	126,350	+/-5,831	<b>(3,927)</b>
<b>Other Caribbean</b>	<b>169,959</b>	<b>225,425</b>	<b>+/-9,862</b>	<b>237,953</b>	<b>+/-11,220</b>	<b>215,277</b>	<b>+/-12,164</b>	<b>71,598</b>	<b>+/-6,252</b>	<b>72,962</b>	<b>+/-6,234</b>	<b>73,136</b>	<b>+/-6,370</b>	<b>79,153</b>	<b>+/-6,321</b>	<b>74,969</b>	<b>+/-5,516</b>	<b>(4,184)</b>
Nigeria	134,940	197,489	+/-11,721	185,787	+/-11,722	206,604	+/-13,728	209,908	+/-12,856	219,309	+/-13,471	229,849	+/-14,178	238,796	+/-13,660	234,465	+/-11,954	<b>(4,331)</b>
<b>Other South America</b>	<b>53,639</b>	<b>50,170</b>	<b>+/-5,662</b>	<b>49,053</b>	<b>+/-4,201</b>	<b>39,626</b>	<b>+/-4,204</b>	<b>36,562</b>	<b>+/-4,403</b>	<b>40,851</b>	<b>+/-4,925</b>	<b>45,074</b>	<b>+/-6,089</b>	<b>41,741</b>	<b>+/-4,416</b>	<b>37,237</b>	<b>+/-4,249</b>	<b>(4,504)</b>
Kuwait	21,604	(na)	(na)	(na)	(na)	(na)	(na)	21,467	+/-3,493	26,318	+/-2,941	24,466	+/-3,491	27,347	+/-3,763	22,731	+/-2,925	<b>(4,616)</b>
Ethiopia	69,531	126,748	+/-10,028	134,547	+/-11,108	137,012	+/-9,845	148,221	+/-10,848	173,592	+/-12,863	162,944	+/-10,886	200,503	+/-13,552	195,805	+/-11,650	<b>(4,684)</b>
Sudan	18,137	(na)	(na)	(na)	(na)	(na)	(na)	35,821	+/-4,813	44,863	+/-5,843	41,552	+/-5,398	46,312	+/-4,067	41,018	+/-4,966	<b>(5,294)</b>
Belgium	33,105	(na)	(na)	(na)	(na)	(na)	(na)	31,896	+/-4,010	32,408	+/-3,762	26,922	+/-2,916	36,041	+/-3,125	30,726	+/-2,619	<b>(5,315)</b>
Australia	60,965	65,886	+/-3,843	70,889	+/-5,198	76,129	+/-6,274	70,842	+/-4,907	71,535	+/-5,246	68,517	+/-5,269	84,534	+/-4,926	78,797	+/-5,372	<b>(5,737)</b>
Argentina	125,218	165,850	+/-10,197	172,736	+/-8,710	160,216	+/-10,303	163,791	+/-8,568	171,534	+/-10,446	162,876	+/-11,016	176,094	+/-8,263	170,086	+/-10,630	<b>(6,000)</b>
Macedonia	19,397	(na)	(na)	(na)	(na)	(na)	(na)	25,429	+/-3,832	26,759	+/-4,571	25,981	+/-4,154	26,321	+/-4,919	20,237	+/-3,741	<b>(6,084)</b>
Hong Kong	203,580	217,237	+/-9,612	206,887	+/-9,637	210,454	+/-10,638	210,273	+/-8,799	199,971	+/-9,635	215,814	+/-8,482	219,231	+/-8,393	213,034	+/-8,947	<b>(6,197)</b>
Croatia	39,138	44,198	+/-4,450	44,416	+/-4,658	45,607	+/-5,033	44,474	+/-4,002	47,740	+/-5,086	41,494	+/-4,426	45,295	+/-4,805	39,026	+/-4,200	<b>(6,269)</b>
<b>Europe</b>	<b>4,915,557</b>	<b>4,993,135</b>	<b>+/-48,762</b>	<b>4,990,294</b>	<b>+/-45,508</b>	<b>4,969,090</b>	<b>+/-42,281</b>	<b>4,887,221</b>	<b>+/-50,207</b>	<b>4,817,437</b>	<b>+/-43,994</b>	<b>4,889,987</b>	<b>+/-50,419</b>	<b>4,809,392</b>	<b>+/-38,353</b>	<b>4,805,059</b>	<b>+/-42,857</b>	<b>(6,333)</b>
Moldova	21,701	(na)	(na)	(na)	(na)	(na)	(na)	39,122	+/-6,073	33,659	+/-5,341	34,152	+/-4,109	41,340	+/-6,397	34,913	+/-6,738	<b>(6,427)</b>
Armenia	65,280	75,541	+/-8,412	75,842	+/-8,487	75,726	+/-7,771	82,651	+/-7,851	89,261	+/-8,491	85,150	+/-6,806	95,974	+/-7,492	79,122	+/-6,738	<b>(6,852)</b>
Trinidad and Tobago	197,998	231,515	+/-13,428	225,528	+/-11,607	225,242	+/-12,007	221,067	+/-12,419	229,926	+/-11,017	225,115	+/-12,270	239,536	+/-9,830	232,026	+/-10,271	<b>(7,510)</b>
Poland	466,742	499,702	+/-17,246	484,777	+/-14,091	478,569	+/-16,864	443,173	+/-16,259	475,505	+/-15,578	461,618	+/-16,979	440,312	+/-16,126	432,601	+/-15,565	<b>(7,711)</b>
<b>Australia and New Zealand Subregion</b>	<b>83,837</b>	<b>92,853</b>	<b>+/-5,096</b>	<b>103,860</b>	<b>+/-6,275</b>	<b>103,478</b>	<b>+/-7,012</b>	<b>99,784</b>	<b>+/-6,386</b>	<b>103,301</b>	<b>+/-6,967</b>	<b>96,665</b>	<b>+/-6,135</b>	<b>115,765</b>	<b>+/-6,180</b>	<b>107,647</b>	<b>+/-6,553</b>	<b>(8,118)</b>
<b>Oceania, n.e.c.</b>	<b>241</b>	<b>89,134</b>	<b>+/-6,763</b>	<b>112,841</b>	<b>+/-9,183</b>	<b>119,516</b>	<b>+/-8,482</b>	<b>70,057</b>	<b>+/-6,396</b>	<b>74,159</b>	<b>+/-6,390</b>	<b>83,649</b>	<b>+/-7,423</b>	<b>84,130</b>	<b>+/-5,928</b>	<b>75,961</b>	<b>+/-6,505</b>	<b>(8,169)</b>
Russia	340,177	383,077	+/-14,787	403,072	+/-13,730	413,370	+/-15,189	403,781	+/-13,718	383,166	+/-12,910	399,216	+/-14,941	390,128	+/-12,268	390,934	+/-13,257	<b>(8,194)</b>
Germany	706,704	635,238	+/-12,460	631,990	+/-13,655	641,417	+/-13,022	622,608	+/-13,635	604,616	+/-12,966	608,288	+/-14,690	592,431	+/-12,813	584,184	+/-12,817	<b>(8,247)</b>
Romania	135,966	156,318	+/-9,373	168,867	+/-8,814	167,966	+/-9,762	178,295	+/-10,223	151,767	+/-8,789	164,606	+/-10,297	165,819	+/-8,594	157,302	+/-8,328	<b>(8,517)</b>
Bosnia and Herzegovina	98,766	119,574	+/-10,157	124,589	+/-11,476	119,163	+/-11,291	113,303	+/-9,712	125,793	+/-10,759	122,529	+/-9,785	121,658	+/-7,769	112,240	+/-7,910	<b>(9,688)</b>
Israel	109,719	135,003	+/-7,264	134,438	+/-7,231	146,179	+/-10,617	140,323	+/-8,180	127,896	+/-8,454	133,400	+/-7,881	138,468	+/-8,001	127,079	+/-7,851	<b>(11,389)</b>
Uzbekistan	22,770	(na)	(na)	(na)	(na)	(na)	(na)	49,950	+/-7,157	44,636	+/-5,930	51,421	+/-6,258	60,438	+/-7,043	48,197	+/-5,469	<b>(12,241)</b>
Haiti	419,317	509,875	+/-19,853	530,897	+/-18,376	534,969	+/-20,829	538,582	+/-20,162	587,149	+/-21,453	592,260	+/-20,557	606,365	+/-18,445	593,980	+/-18,979	<b>(12,385)</b>
Korea	884,125	1,023,956	+/-23,944	1,042,580	+/-25,744	1,030,691	+/-19,374	1,004,329	+/-20,386	1,100,422	+/-24,040	1,080,613	+/-22,457	1,084,662	+/-22,634	1,070		



Region/Subregion/Country of Birth	2000		2006		2007		2008		2009		2010		2011		2012		2013	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total	31,107,889	37,547,315	+125,604		38,059,555	+119,486	37,960,773	+122,987	38,517,104	+115,704	39,955,673	+115,146	40,377,757	+125,117	40,824,553	+111,624	41,347,945	+129,157
Americas	16,916,416	20,948,588	+93,415		21,248,337	+92,753	20,977,116	+98,480	21,272,974	+89,809	22,031,012	+88,870	22,040,123	+101,353	22,119,747	+77,212	22,320,187	+94,318
Latin America	16,086,974	20,088,292	+89,211		20,409,676	+89,137	20,150,245	+95,704	20,455,547	+88,480	21,224,087	+89,776	21,245,344	+101,650	21,311,457	+78,036	21,473,266	+91,953
Central America	11,203,637	14,190,041	+88,129		14,450,476	+86,599	14,175,411	+84,404	14,393,833	+82,906	14,763,612	+90,254	14,758,017	+93,222	14,710,961	+87,754	14,751,230	+87,884
Asia	8,226,254	10,052,929	+44,487		10,184,906	+45,826	10,355,577	+41,271	10,652,379	+49,771	11,283,574	+46,957	11,562,022	+47,363	11,931,658	+53,141	12,176,983	+46,332
Mexico	9,177,487	11,541,404	+84,625		11,738,537	+86,128	11,412,658	+80,697	11,478,413	+81,274	11,711,103	+83,028	11,872,619	+79,797	11,563,374	+71,684	11,584,977	+77,500
Europe	4,915,557	4,991,155	+42,832		4,990,245	+42,861	4,989,857	+42,861	4,989,857	+42,861	4,989,857	+42,861	4,989,857	+42,861	4,989,857	+42,861	4,989,857	+42,861
South Eastern Asia	3,044,288	3,502,387	+39,473		3,542,850	+35,831	3,587,682	+33,343	3,666,822	+37,683	3,872,963	+38,425	3,939,241	+40,021	4,012,021	+47,124	4,032,035	+40,676
Caribbean	2,953,066	3,355,737	+40,398		3,387,004	+43,490	3,407,909	+39,304	3,364,890	+44,270	3,730,644	+41,793	3,776,783	+43,014	3,873,113	+36,016	3,953,655	+44,699
Eastern Asia	2,739,510	3,300,626	+39,346		3,339,300	+37,029	3,294,260	+35,641	3,354,141	+35,727	3,599,931	+41,107	3,640,241	+34,446	3,719,150	+38,297	3,803,484	+37,255
South Central Asia	1,745,201	2,430,646	+45,254		2,470,619	+36,621	2,611,962	+35,310	2,713,675	+37,874	2,863,344	+32,986	3,009,592	+35,383	3,183,392	+40,851	3,285,550	+38,827
South America	1,930,271	2,542,514	+41,414		2,572,196	+34,535	2,566,925	+40,220	2,595,824	+37,822	2,729,831	+42,165	2,710,544	+47,996	2,727,383	+39,221	2,768,381	+39,363
China																		
Eastern Europe	1,906,056	2,144,279	+32,993		2,166,658	+30,985	2,187,899	+30,711	2,132,368	+34,622	2,143,055	+32,429	2,171,906	+38,561	2,148,969	+38,561	2,148,969	+38,561
India	1,022,552	1,519,157	+30,262		1,501,782	+24,911	1,622,522	+28,015	1,662,219	+29,656	1,780,322	+26,091	1,856,777	+30,635	1,967,998	+33,113	2,034,677	+30,780
Philippines	1,369,070	1,638,413	+30,562		1,701,126	+27,833	1,684,802	+28,541	1,725,894	+29,237	1,777,588	+26,578	1,813,597	+34,817	1,868,316	+28,065	1,843,989	+28,724
Africa	881,300	1,375,676	+29,935		1,419,317	+33,778	1,435,996	+31,982	1,492,785	+33,747	1,606,914	+32,680	1,664,414	+29,863	1,723,895	+33,353	1,825,326	+37,311
China (exc. Hong Kong and Taiwan)	988,857																	

	<b>Southern Africa</b>	<b>66,496</b>	<b>81,236</b>	<b>+/-5,223</b>	<b>81,595</b>	<b>+/-6,919</b>	<b>81,698</b>	<b>+/-6,200</b>	<b>85,145</b>	<b>+/-6,454</b>	<b>79,914</b>	<b>+/-5,954</b>	<b>92,443</b>	<b>+/-7,346</b>	<b>89,694</b>	<b>+/-5,991</b>	<b>98,305</b>	<b>+/-5,699</b>
	Chile	80,804	89,060	+/-6,003	85,057	+/-7,530	91,590	+/-9,043	87,607	+/-6,205	91,172	+/-6,799	97,337	+/-7,812	88,290	+/-6,424	97,585	+/-6,941
	South Africa	63,558	79,472	+/-5,051	78,571	+/-6,685	79,585	+/-6,200	82,339	+/-6,229	77,985	+/-5,886	87,699	+/-7,025	85,528	+/-5,710	95,191	+/-5,407
	Indonesia	72,552	90,882	+/-7,504	84,079	+/-6,842	85,850	+/-6,820	84,096	+/-7,031	99,768	+/-7,062	97,244	+/-7,583	86,872	+/-7,506	94,600	+/-7,060
	Saudi Arabia	21,881	(na)	(na)	(na)	(na)	(na)	(na)	43,166	+/-5,500	45,016	+/-7,199	56,238	+/-7,133	69,190	+/-6,934	88,894	+/-8,788
	Nepal	11,157	(na)	(na)	(na)	(na)	(na)	(na)	45,304	+/-5,962	69,458	+/-6,596	73,528	+/-8,891	85,959	+/-7,729	87,456	+/-7,024
	Netherlands	94,570	90,114	+/-5,000	92,782	+/-5,745	85,635	+/-5,665	90,594	+/-4,965	85,987	+/-5,373	80,789	+/-4,845	79,554	+/-4,894	85,085	+/-4,726
	Albania	39,341	(na)	(na)	(na)	(na)	(na)	(na)	74,191	+/-8,486	77,407	+/-7,567	86,010	+/-8,706	83,746	+/-6,304	81,047	+/-8,185
	Bolivia	53,278	73,394	+/-7,827	70,219	+/-7,379	71,491	+/-7,997	74,024	+/-7,711	78,900	+/-6,397	76,626	+/-7,897	71,802	+/-6,984	79,924	+/-6,961
	Armenia	65,280	75,541	+/-8,412	75,842	+/-8,487	75,726	+/-7,771	82,651	+/-8,485	85,150	+/-8,806	85,974	+/-7,491	85,374	+/-6,806	95,122	+/-6,738
	Syria	54,561	64,110	+/-6,776	54,728	+/-5,427	66,077	+/-6,893	60,827	+/-5,734	59,554	+/-5,844	64,697	+/-6,812	74,902	+/-6,522	78,934	+/-9,024
	Liberia	40,666	64,100	+/-6,562	72,125	+/-8,397	65,373	+/-6,903	72,111	+/-9,536	66,089	+/-6,717	72,262	+/-7,019	73,131	+/-6,896	78,909	+/-9,051
	Australia	60,965	65,886	+/-3,843	70,889	+/-5,186	76,129	+/-6,274	70,842	+/-4,907	71,535	+/-5,246	68,517	+/-5,269	84,534	+/-4,926	78,797	+/-5,372
	Costa Rica	71,870	81,342	+/-7,288	85,605	+/-7,620	81,038	+/-6,277	86,343	+/-7,301	81,933	+/-7,612	78,111	+/-6,366	76,678	+/-7,217	78,659	+/-5,412
	<b>Oceania, n.e.c.</b>	<b>247</b>	<b>89,134</b>	<b>+/-6,763</b>	<b>112,841</b>	<b>+/-8,183</b>	<b>119,516</b>	<b>+/-8,482</b>	<b>70,057</b>	<b>+/-6,396</b>	<b>74,158</b>	<b>+/-6,390</b>	<b>83,649</b>	<b>+/-7,433</b>	<b>84,130</b>	<b>+/-5,926</b>	<b>75,967</b>	<b>+/-6,505</b>
	Other Caribbean	169,693	225,425	+/-9,862	237,953	+/-11,220	215,277	+/-10,164	71,598	+/-6,282	72,982	+/-6,234	73,136	+/-6,370	79,153	+/-6,321	74,969	+/-5,516
	Hungary	92,017	84,070	+/-5,036	79,047	+/-5,947	80,333	+/-5,084	74,799	+/-6,454	78,368	+/-6,867	77,485	+/-5,294	69,154	+/-3,845	74,213	+/-5,284
	Other Western As a	108,069	202,104	+/-13,189	204,884	+/-10,845	205,355	+/-11,632	63,230	+/-5,637	65,164	+/-6,714	69,505	+/-7,348	68,762	+/-5,477	72,722	+/-6,936
	Malaysia	49,459	(na)	(na)	(na)	(na)	(na)	(na)	48,459	+/-4,723	65,169	+/-4,804	58,268	+/-4,775	55,067	+/-4,764	68,956	+/-5,437
	Bulgaria	34,949	(na)	(na)	(na)	(na)	(na)	(na)	53,516	+/-6,038	62,684	+/-5,998	65,202	+/-6,925	64,964	+/-5,978	67,941	+/-5,481
	Afghanistan	45,195	51,935	+/-6,236	61,623	+/-7,182	60,718	+/-8,683	64,768	+/-6,783	54,548	+/-7,691	65,560	+/-7,877	65,633	+/-6,108	67,169	+/-8,705
	Jordan	46,794	(na)	(na)	(na)	(na)	(na)	(na)	60,406	+/-5,429	63,615	+/-6,881	69,062	+/-8,420	58,744	+/-5,514	65,618	+/-6,078
	Other Middle Africa	(na)	(na)	(na)	(na)	(na)	(na)	(na)	49,062	+/-7,220	48,062	+/-6,335	40,028	+/-5,550	47,534	+/-5,550	47,534	+/-5,244
	Czechoslovakia (inc. Czech Republic and Slovakia)	83,081	77,187	+/-5,222	77,670	+/-5,871	76,906	+/-4,928	67,340	+/-5,771	71,755	+/-7,055	72,905	+/-5,713	66,367	+/-4,672	64,354	+/-4,412
	Morocco	34,703	(na)	(na)	(na)	(na)	(na)	(na)	58,283	+/-5,673	63,165	+/-6,053	62,812	+/-6,048	65,247	+/-6,640	63,798	+/-6,030
	Other South Central Asia	75,457	138,872	+/-10,478	151,088	+/-10,115	155,825	+/-11,086	22,938	+/-4,286	38,456	+/-4,670	41,879	+/-6,541	51,948	+/-6,850	60,695	+/-6,956
	Barbados	52,172	55,113	+/-5,974	55,693	+/-5,351	49,265	+/-4,348	49,567	+/-4,471	52,829	+/-4,690	49,922	+/-4,499	51,849	+/-4,542	52,499	+/-4,383
	Sri Lanka	25,380	(na)	(na)	(na)	(na)	(na)	(na)	42,329	+/-5,159	43,585	+/-5,628	45,762	+/-5,260	46,411	+/-5,367	51,268	+/-5,041
	Belarus	38,503	(na)	(na)	(na)	(na)	(na)	(na)	62,183	+/-6,179	58,217	+/-5,168	56,618	+/-6,560	49,823	+/-4,653	50,934	+/-4,856
	Belize	(na)	(na)	(na)	(na)	(na)	(na)	(na)	48,567	+/-5,700	47,197	+/-5,054	45,556	+/-4,993	47,437	+/-6,181	50,296	+/-5,095
	Uzbekistan	22,770	(na)	(na)	(na)	(na)	(na)	(na)	49,950	+/-7,157	44,636	+/-5,930	51,421	+/-6,258	60,438	+/-7,043	48,197	+/-5,469
	Cameroon	12,241	(na)	(na)	(na)	(na)	(na)	(na)	40,649	+/-5,821	40,451	+/-6,283	36,679	+/-5,155	46,556	+/-5,568	45,480	+/-5,480
	<b>Asia, n.e.c.</b>	<b>38,652</b>	<b>38,968</b>	<b>+/-5,464</b>	<b>41,992</b>	<b>+/-5,481</b>	<b>34,408</b>	<b>+/-4,817</b>	<b>44,407</b>	<b>+/-6,807</b>	<b>43,165</b>	<b>+/-4,416</b>	<b>40,713</b>	<b>+/-5,332</b>	<b>45,634</b>	<b>+/-4,940</b>	<b>45,449</b>	<b>+/-4,488</b>
	Sweden	49,724	(na)	(na)	(na)	(na)	(na)	(na)	41,329	+/-3,181	48,366	+/-4,525	47,554	+/-4,525	42,726	+/-3,406	44,870	+/-3,558
	Austria	63,648	61,012	+/-4,168	51,461	+/-3,027	52,707	+/-3,628	51,866	+/-3,840	48,094	+/-3,530	48,179	+/-3,489	44,624	+/-2,575	44,688	+/-2,774
	Uruguay	24,176	49,517	+/-5,339	50,578	+/-6,279	46,855	+/-5,493	42,695	+/-5,553	50,176	+/-6,086	44,544	+/-5,779	45,065	+/-5,013	43,541	+/-5,187
	Switzerland	44,445	(na)	(na)	(na)	(na)	(na)	(na)	40,155	+/-3,852	40,007	+/-3,278	37,516	+/-3,899	38,702	+/-2,975	41,491	+/-3,546
	Sudan	18,137	(na)	(na)	(na)	(na)	(na)	(na)	35,821	+/-4,813	44,863	+/-5,843	41,552	+/-5,398	46,312	+/-6,087	41,018	+/-5,456
	Other Northern Africa	77,095	124,538	+/-9,846	138,303	+/-9,547	125,972	+/-9,665	32,238	+/-3,744	34,453	+/-4,527	38,355	+/-5,019	37,614	+/-3,697	40,686	+/-4,683
	Yemen	18,258	(na)	(na)	(na)	(na)	(na)	(na)	38,079	+/-5,910	40,276	+/-6,650	44,096	+/-6,084	41,234	+/-4,966	40,548	+/-4,800
	Croatia	39,138	44,198	+/-4,450	44,416	+/-4,858	45,607	+/-5,033	44,474	+/-4,002	47,740	+/-5,086	41,484	+/-4,426	45,295	+/-4,865	39,026	+/-5,215
	<b>Pfj</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>36,954</b>	<b>+/-5,062</b>	<b>39,277</b>	<b>+/-5,329</b>	<b>40,897</b>	<b>+/-5,821</b>	<b>39,966</b>	<b>+/-5,321</b>	<b>38,782</b>	<b>+/-4,312</b>
	Sierra Leone	20,831	(na)	(na)	(na)	(na)	(na)	(na)	32,467	+/-4,767	34,935	+/-5,020	33,066	+/-4,316	38,564	+/-4,931	37,559	+/-5,363
	Other South America	53,639	50,170	+/-5,662	44,031	+/-4,201	39,626	+/-4,204	36,562	+/-4,403	40,851	+/-4,925	45,074	+/-6,089	41,741	+/-4,416	37,237	+/-4,249
	Serbia	9,576	(na)	(na)	(na)	(na)	(na)	(na)	30,715	+/-3,695	30,758	+/-3,629	35,765	+/-4,600	36,160	+/-4,600	36,160	+/-3,922
	Lithuania	27,905	(na)	(na)	(na)	(na)	(na)	(na)	36,160	+/-4,182	33,888	+/-4,229	36,303	+/-4,860	37,158	+/-4,154	35,514	+/-3,701
	Moldova	21,701	(na)	(na)	(na)	(na)	(na)	(na)	39,122	+/-6,073	33,659	+/-5,341	34,152	+/-4,109	41,340	+/-6,397	34,913	+/-3,767
	Eritrea	(na)	(na)	(na)	(na)	(na)	(na)	(na)	23,840	+/-5,305	29,681	+/-4,628	34,876	+/-5,361	29,438	+/-4,360	33,930	+/-6,197
	Grenada	29,986	(na)	(na)	(na)	(na)	(na)	(na)	34,145	+/-4,612	29,110	+/-3,314	28,437	+/-3,924	35,271	+/-4,309	32,820	+/-3,790
	Bahamas	28,273	(na)	(na)	(na)	(na)	(na)	(na)	30,301	+/-3,957	31,602	+/-3,916	34,319	+/-4,458	31,903	+/-4,430	31,403	+/-3,640
	Singapore	20,801	(na)	(na)	(na)	(na)	(na)	(na)	28,723	+/-3,296	26,946	+/-2,887	30,608	+/-3,366	31,049	+/-3,829	31,293	+/-2,925
	Dominica	17,163	(na)	(na)	(na)	(na)	(na)	(na)	32,717	+/-5,234	28,540	+/-3,493	30,369	+/-4,333	23,436	+/-3,377	31,222	+/-4,056
	West Indies	(na)	(na)	(na)	(na)	(na)	(na)	(na)	33,723	+/-4,078	31,781	+/-4,446	32,100	+/-3,881	30,260	+/-4,522	31,055	+/-3,864
	Cape Verde	26,682	(na)	(na)	(na)	(na)	(na)	(na)	32,885	+/-4,424	33,460	+/-4,437	35,836	+/-5,572	33,638	+/-4,464	30,744	+/-4,452
	Belgium	33,105	(na)	(na)	(na)	(na)	(na)	(na)	31,896	+/-4,010	32,408	+/-3,762	26,922	+/-2,916	36,041	+/-3,125	30,726	+/-2,819
	Other Australian and New Zealand Subregion	22,872	26,967	+/-3,179	32,971	+/-3,600	27,349	+/-2,916	28,942	+/-2,729	31,766	+/-3,616	28,148	+/-3,524	31,231	+/-3,397	28,850	+/-3,234
	Denmark	30,126	(na)	(na)	(na)	(na)	(na)	(na)	32,966	+/-4,456	29,441	+/-2,662	32,171	+/-5,084	26,360	+/-2,794	28,521	+/-3,259
	Norway	33,090	(na)	(na)	(na)	(na)	(na)	(na)	26,546	+/-2,300	25,637	+/-2,953	26,626	+/-3,293	27,022	+/-3,027	28,520	+/-3,095
	Other Northern Europe	90,670	128,727	+/-6,506	122,582	+/-6,408	128,840	+/-6,754	20,295	+/-2,552	25,869	+/-3,210	23,520	+/-2,679	22,005	+/-2,301	27,122	+/-2,770
	Kazakhstan	27,521	(na)	(na)	(na)	(na)	(na)	(na)	25,389	+/-3,594	22,401	+/-3,232	23,910	+/-3,180	24,162	+/-3,392	26,334	+/-3,080
	Latvia	(na)	(na)	(na)	(na)	(na)	(na)	(na)	26,281	+/-3,411	23,218	+/-2,896	22,257	+/-2,742	24,131	+/-2,119	24,497	+/-2,936
	St. Vincent and the Grenadines	21,540	(na)	(na)	(na)	(na)	(na)	(na)	18,343	+/-3,189	23,088	+/-3,645	22,061	+/-2,973	23,218	+/-3,022	23,868	+/-4,566
	Kuwait	21,604	(na)	(na)	(na)	(na)	(na)	(na)	21,467	+/-3,493	26,318	+/-2,941	24,466	+/-3,491	27,347	+/-3,763	22,731	+/-2,925
	Macedonia	19,397	(na)	(na)	(na)	(na)	(na)	(na)	25,429	+/-3,832	26,759	+/-4,571	25,981	+/-4,154	26,321	+/-4,919	20,237	+/-3,741
	<b>Europe, n.e.c.</b>	<																

of Denmark, Norway, Sweden, Switzerland, Russia,  
Bulgaria, Croatia, Latvia, Lithuania, Moldova, Serbia,  
Nepal, Singapore, Sri Lanka, Uzbekistan, Burma,  
Kuwait, Saudi Arabia, Yemen, Cameroon, Cape

**SOURCES:**  
Migration Policy Institute tabulation of data from the  
U.S. Census Bureau's 2006 to 2013 American  
Community Survey and 2000 Decennial Census.





### United States

#### Immigrant Population by Country of Birth, 2000-Present

Region/Subregion/Country of Birth	2000	2006	2007	2008	2009	2010	2011	2012	2013
Estimate	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
<b>Total</b>	<b>11,807,889</b>	<b>37,547,315</b>	<b>+125,604</b>	<b>38,058,555</b>	<b>+119,486</b>	<b>37,965,773</b>	<b>+122,987</b>	<b>38,517,104</b>	<b>+115,704</b>
<b>Europe</b>	<b>4,915,557</b>	<b>4,993,135</b>	<b>+48,762</b>	<b>4,990,294</b>	<b>+45,508</b>	<b>4,969,090</b>	<b>+42,281</b>	<b>4,887,221</b>	<b>+50,207</b>
<b>Northern Europe</b>	<b>974,619</b>	<b>953,460</b>	<b>+16,118</b>	<b>939,589</b>	<b>+15,352</b>	<b>931,374</b>	<b>+16,595</b>	<b>937,715</b>	<b>+16,644</b>
United Kingdom (Inc. Crown Dependencies)	677,751	691,300	+12,947	681,265	+13,333	687,637	+14,393	694,597	+15,571
Ireland	150,474	133,433	+6,810	135,722	+6,782	134,897	+6,489	121,982	+6,423
Denmark	30,126	(na)	(na)	(na)	(na)	(na)	(na)	32,966	+4,456
Norway	33,090	(na)	(na)	(na)	(na)	(na)	(na)	26,546	+2,303
Sweden	48,724	(na)	(na)	(na)	(na)	(na)	(na)	41,329	+3,181
<b>Other Northern Europe</b>	<b>90,670</b>	<b>128,727</b>	<b>+6,934</b>	<b>122,582</b>	<b>+5,408</b>	<b>128,840</b>	<b>+6,734</b>	<b>120,265</b>	<b>+5,552</b>
<b>Western Europe</b>	<b>1,095,847</b>	<b>1,013,494</b>	<b>+17,013</b>	<b>1,008,989</b>	<b>+16,838</b>	<b>1,011,362</b>	<b>+17,066</b>	<b>995,259</b>	<b>+18,043</b>
Austria	63,648	61,012	+4,168	51,461	+3,027	52,707	+3,628	51,866	+3,840
Belgium	33,105	(na)	(na)	(na)	(na)	(na)	(na)	31,896	+4,010
France	151,154	149,481	+7,495	154,786	+7,746	157,636	+8,499	156,379	+8,814
Germany	706,704	635,238	+12,460	631,990	+13,655	641,417	+13,022	622,608	+13,635
Netherlands	94,570	90,114	+5,000	92,782	+5,745	85,635	+5,865	90,594	+4,965
Switzerland	44,445	(na)	(na)	(na)	(na)	(na)	(na)	40,155	+3,852
<b>Other Western Europe</b>	<b>79,771</b>	<b>77,649</b>	<b>+4,362</b>	<b>77,970</b>	<b>+5,249</b>	<b>73,967</b>	<b>+4,489</b>	<b>71,761</b>	<b>+6,678</b>
<b>Southern Europe</b>	<b>834,665</b>	<b>870,700</b>	<b>+19,030</b>	<b>863,290</b>	<b>+17,887</b>	<b>803,806</b>	<b>+18,713</b>	<b>811,818</b>	<b>+18,557</b>
Greece	165,750	162,203	+4,806	159,272	+7,781	148,336	+8,988	144,173	+8,875
Italy	419,811	410,336	+10,380	417,511	+11,380	392,796	+10,631	375,666	+11,761
Portugal	203,119	192,316	+11,029	198,119	+9,269	173,303	+9,555	203,409	+9,882
Spain	82,858	85,150	+5,886	79,880	+4,939	80,858	+5,413	80,419	+5,427
<b>Other Southern Europe</b>	<b>9,600</b>	<b>8,220</b>	<b>+1,482</b>	<b>8,508</b>	<b>+1,795</b>	<b>8,511</b>	<b>+1,485</b>	<b>8,151</b>	<b>+1,502</b>
<b>Eastern Europe</b>	<b>1,906,056</b>	<b>2,144,279</b>	<b>+32,993</b>	<b>2,166,658</b>	<b>+30,700</b>	<b>2,187,899</b>	<b>+30,700</b>	<b>2,132,368</b>	<b>+34,623</b>
Albania	39,341	(na)	(na)	(na)	(na)	(na)	(na)	71,401	+8,496
Belarus	38,503	(na)	(na)	(na)	(na)	(na)	(na)	62,183	+10,179
Bulgaria	34,949	(na)	(na)	(na)	(na)	(na)	(na)	53,516	+6,038
Croatia	39,138	44,198	+4,458	44,416	+4,858	45,607	+5,033	44,474	+4,002
Czechoslovakia (Inc. Czech Republic and Slovak)	83,081	77,187	+5,222	77,670	+5,871	76,906	+4,928	67,340	+5,771
Hungary	92,017	84,070	+5,036	79,047	+5,947	80,333	+5,084	77,799	+4,464
Latvia	27,521	(na)	(na)	(na)	(na)	(na)	(na)	26,281	+3,411
Lithuania	27,905	(na)	(na)	(na)	(na)	(na)	(na)	38,160	+8,192
Macedonia	19,397	(na)	(na)	(na)	(na)	(na)	(na)	25,429	+8,532
Moldova	21,701	(na)	(na)	(na)	(na)	(na)	(na)	39,122	+8,073
Poland	466,742	498,702	+17,246	484,777	+14,591	478,599	+16,984	443,173	+16,259
Romania	155,963	156,318	+6,814	168,667	+6,814	167,996	+6,814	160,224	+6,814
Russia	340,777	383,077	+14,787	403,072	+13,370	413,730	+15,189	403,781	+14,378
Ukraine	275,153	314,355	+13,804	311,011	+13,062	325,780	+14,031	320,110	+13,618
Serbia and Herzegovina	98,766	119,574	+10,157	124,589	+11,476	119,163	+11,291	113,303	+10,769
Slovenia	9,576	(na)	(na)	(na)	(na)	(na)	(na)	(na)	(na)
Yugoslavia	113,987	119,841	+9,082	103,921	+8,403	108,954	+8,352	98,642	+7,394
<b>Other Eastern Europe</b>	<b>261,664</b>	<b>349,957</b>	<b>+14,032</b>	<b>369,288</b>	<b>+14,582</b>	<b>371,251</b>	<b>+15,311</b>	<b>68,569</b>	<b>+6,122</b>
<b>Asia</b>	<b>4,370,221</b>	<b>4,370,221</b>	<b>+12,202</b>	<b>4,370,221</b>	<b>+12,202</b>	<b>4,370,221</b>	<b>+12,202</b>	<b>4,370,221</b>	<b>+12,202</b>
<b>Eastern Asia</b>	<b>2,739,510</b>	<b>3,006,626</b>	<b>+39,346</b>	<b>3,339,300</b>	<b>+37,029</b>	<b>3,294,260</b>	<b>+35,641</b>	<b>3,334,141</b>	<b>+35,727</b>
China (excl. Hong Kong and Taiwan)	988,857	1,334,079	+23,131	1,363,645	+26,516	1,390,545	+24,742	1,432,115	+27,128
Hong Kong	203,580	217,237	+9,612	206,887	+9,637	210,454	+10,638	210,273	+8,799
Taiwan	326,215	355,025	+13,387	359,670	+13,997	342,444	+13,109	347,993	+12,358
Japan	347,539	353,576	+13,582	352,933	+11,215	333,880	+10,475	331,090	+12,241
Korea	864,125	1,023,956	+25,744	1,042,580	+25,744	1,030,691	+25,744	1,004,439	+25,744
<b>Other Eastern Asia</b>	<b>9,194</b>	<b>16,753</b>	<b>+3,649</b>	<b>13,585</b>	<b>+2,466</b>	<b>16,266</b>	<b>+2,959</b>	<b>8,341</b>	<b>+3,237</b>
<b>South Central Asia</b>	<b>1,745,201</b>	<b>2,430,646</b>	<b>+46,234</b>	<b>2,470,619</b>	<b>+46,362</b>	<b>2,611,962</b>	<b>+46,374</b>	<b>2,663,344</b>	<b>+46,386</b>
Afghanistan	45,195	51,935	+4,226	61,623	+7,162	60,718	+8,683	64,768	+8,683
Bangladesh	95,294	135,088	+11,835	143,619	+11,835	145,479	+9,889	153,691	+11,143
India	1,022,552	1,519,157	+30,262	1,501,782	+24,911	1,622,522	+28,015	1,665,219	+29,656
Iran	283,226	326,312	+16,651	326,205	+13,374	344,935	+13,237	362,699	+16,546
Kazakhstan	(na)	(na)	(na)	(na)	(na)	(na)	(na)	25,389	+3,594
Nepal	11,157	223,477	+14,003	286,302	+16,013	282,483	+13,731	283,968	+16,009
Pakistan	25,380	(na)	(na)	(na)	(na)	(na)	(na)	42,329	+5,159
Sri Lanka	22,770	(na)	(na)	(na)	(na)	(na)	(na)	49,891	+11,143
<b>Other South Central Asia</b>	<b>75,457</b>	<b>138,872</b>	<b>+10,478</b>	<b>151,088</b>	<b>+10,115</b>	<b>155,825</b>	<b>+11,086</b>	<b>22,338</b>	<b>+4,286</b>
<b>South Eastern Asia</b>	<b>3,044,288</b>	<b>3,502,387</b>	<b>+39,473</b>	<b>3,542,850</b>	<b>+38,931</b>	<b>3,587,682</b>	<b>+37,803</b>	<b>3,666,822</b>	<b>+37,803</b>
Cambodia	136,978	145,215	+9,049	145,266	+8,869	145,919	+10,542	154,545	+9,765
Indonesia	72,552	90,842	+7,584	94,079	+8,820	85,850	+8,820	94,962	+9,758
Laos	204,284	192,110	+10,420	190,605	+11,287	189,274	+9,296	191,780	+9,841
Malaysia	49,459	(na)	(na)	(na)	(na)	(na)	(na)	48,459	+4,243
Burma	33,905	(na)	(na)	(na)	(na)	(na)	(na)	76,918	+8,318
Philippines	1,369,070	1,638,413	+30,788	1,701,126	+27,589	1,684,802	+28,592	1,725,894	+27,589
Singapore	20,801	(na)	(na)	(na)	(na)	(na)	(na)	28,723	+6,296
Thailand	169,801	186,526	+10,506	195,948	+9,668	199,075	+8,633	203,384	+9,921
Vietnam	988,174	1,117,800	+24,468	1,100,833	+26,543	1,138,039	+25,276	1,152,384	+23,781
<b>Other South Eastern Asia</b>	<b>53,970</b>	<b>131,441</b>	<b>+5,798</b>	<b>124,993</b>	<b>+6,203</b>	<b>144,723</b>	<b>+11,035</b>	<b>140,725</b>	<b>+11,035</b>
<b>Western Asia</b>	<b>658,603</b>	<b>780,302</b>	<b>+21,356</b>	<b>790,145</b>	<b>+17,305</b>	<b>827,265</b>	<b>+24,974</b>	<b>893,333</b>	<b>+25,644</b>
Iraq	89,892	101,878	+8,702	102,393	+9,617	100,966	+10,965	154,220	+12,495
Israel	109,719	135,003	+7,264	134,438	+7,231	146,179	+10,617	140,323	+8,180
Jordan	46,794	(na)	(na)	(na)	(na)	(na)	(na)	89,438	+15,626
Kuwait	21,604	(na)	(na)	(na)	(na)	(na)	(na)	21,467	+3,493
Lebanon	105,910	112,840	+7,535	124,187	+8,682	127,737	+8,519	123,614	+8,441
Saudi Arabia	21,881	(na)	(na)	(na)	(na)	(na)	(na)	43,106	+5,500
Syria	54,561	64,110	+6,716	54,728	+5,427	66,077	+6,524	60,822	+6,734
Yemen	18,258	(na)	(na)	(na)	(na)	(na)	(na)	38,079	+5,910
Turkey	78,378	88,826	+6,865	93,673	+7,587	105,225	+8,152	105,350	+7,266
Armenia	65,280	75,541	+8,412	75,842	+8,487	75,726	+7,771	82,651	+8,491
<b>Other Western Asia</b>	<b>198,060</b>	<b>202,104</b>	<b>+13,185</b>	<b>204,894</b>	<b>+13,185</b>	<b>205,355</b>	<b>+11,632</b>	<b>207,618</b>	<b>+11,632</b>
<b>Asia, n.e.c.</b>	<b>38,652</b>	<b>38,652</b>	<b>+5,464</b>	<b>41,992</b>	<b>+5,464</b>	<b>34,408</b>	<b>+7,477</b>	<b>44,407</b>	<b>+6,807</b>
<b>Africa</b>	<b>881,300</b>	<b>1,375,676</b>	<b>+29,935</b>	<b>1,419,317</b>	<b>+31,378</b>	<b>1,435,996</b>	<b>+31,982</b>	<b>1,492,785</b>	<b>+33,747</b>
<b>Eastern Africa</b>	<b>213,299</b>	<b>360,829</b>	<b>+15,443</b>	<b>366,225</b>	<b>+19,387</b>	<b>366,996</b>	<b>+15,989</b>	<b>423,269</b>	<b>+17,876</b>
Eritrea	(na)	(na)	(na)	(na)	(na)	(na)	(na)	23,840	+5,303
Ethiopia	69,581	126,748	+10,628	134,547	+11,108	137,012	+10,848	148,221	+10,848
Kenya	41,031	79,111	+7,323	80,595	+8,259	83,489	+7,862	87,267	+8,869
<b>Other Eastern Africa</b>	<b>143,768</b>	<b>154,709</b>	<b>+13,864</b>	<b>151,083</b>	<b>+13,864</b>	<b>151,083</b>	<b>+13,864</b>	<b>151,083</b>	<b>+13,864</b>
<b>Middle Africa</b>	<b>26,900</b>	<b>54,437</b>	<b>+6,633</b>	<b>55,056</b>	<b>+6,627</b>	<b>55,317</b>	<b>+7,156</b>	<b>65,457</b>	<b>+7,156</b>
Cameroon	12,241	(na)	(na)	(na)	(na)	(na)	(na)	40,649	+5,821
<b>Other Middle Africa</b>	<b>190,491</b>	<b>261,469</b>	<b>+14,239</b>	<b>274,951</b>	<b>+13,416</b>	<b>255,942</b>	<b>+13,172</b>	<b>264,536</b>	<b>+13,172</b>
<b>Northern Africa</b>	<b>113,396</b>	<b>136,331</b>	<b>+9,603</b>	<b>136,648</b>	<b>+9,051</b>	<b>129,970</b>	<b>+7,764</b>	<b>138,194</b>	<b>+10,741</b>
Morocco	34,703	(na)	(na)	(na)	(na)	(na)	(na)	58,283	+5,673
Sudan	18,137	(na)	(na)	(na)	(na)	(na)	(na)	35,621	+4,813
<b>Other Northern Africa</b>	<b>77,095</b>	<b>124,538</b>	<b>+9,946</b>	<b>138,303</b>	<b>+9,947</b>	<b>125,972</b>	<b>+9,905</b>	<b>124,298</b>	<b>+9,905</b>
<b>Southern Africa</b>	<b>66,496</b>	<b>81,236</b>	<b>+5,223</b>	<b>81,595</b>	<b>+6,919</b>	<b>81,698</b>	<b>+6,200</b>	<b>85,145</b>	<b>+6,454</b>
South Africa	63,558	79,472	+5,051	78,571	+6,085	79,585	+6,200	82,339	+6,229
<b>Other Southern Africa</b>	<b>2,938</b>	<b>1,764</b>	<b>+6,171</b>	<b>3,024</b>	<b>+1,491</b>	<b>2,113</b>	<b>+943</b>	<b>2,806</b>	<b>+4,956</b>
<b>Western Africa</b>	<b>328,507</b>	<b>490,263</b>	<b>+16</b>						

Costa Rica	71,870	81,342	+/-7,288	85,605	+/-7,620	81,038	+/-6,277	86,343	+/-7,301	81,933	+/-7,612	78,111	+/-6,366	76,678	+/-7,217	78,659	+/-5,412
El Salvador	817,336	1,047,124	+/-28,844	1,104,390	+/-27,009	1,094,993	+/-26,337	1,149,895	+/-27,019	1,214,049	+/-34,387	1,264,743	+/-31,223	1,271,859	+/-31,691	1,252,067	+/-29,778
Guatemala	480,665	720,901	+/-21,851	701,567	+/-25,259	739,254	+/-23,019	788,682	+/-26,380	830,824	+/-28,813	850,882	+/-27,380	858,530	+/-28,590	902,233	+/-25,423
Honduras	282,852	405,258	+/-18,333	430,504	+/-19,742	460,197	+/-17,563	467,943	+/-17,687	522,581	+/-23,846	490,636	+/-18,543	521,882	+/-21,390	533,598	+/-19,165
Nicaragua	220,335	235,734	+/-12,167	230,902	+/-13,282	238,224	+/-13,258	253,250	+/-14,552	247,593	+/-15,419	241,649	+/-14,085	258,400	+/-13,947	240,619	+/-12,060
Panama	105,177	95,684	+/-7,098	102,158	+/-6,768	96,128	+/-7,177	103,774	+/-8,320	99,419	+/-5,967	103,689	+/-7,598	103,269	+/-6,119	101,024	+/-6,168
Other Central America	47,915	62,594	+/-7,111	57,813	+/-7,042	52,909	+/-5,546	6,966	+/-2,068	8,913	+/-2,528	10,132	+/-3,833	9,732	+/-3,111	7,697	+/-2,321
<b>South America</b>	<b>1,930,271</b>	<b>2,542,514</b>	<b>+/-41,414</b>	<b>2,572,196</b>	<b>+/-34,535</b>	<b>2,566,925</b>	<b>+/-40,220</b>	<b>2,595,824</b>	<b>+/-37,822</b>	<b>2,729,831</b>	<b>+/-42,165</b>	<b>2,710,544</b>	<b>+/-47,996</b>	<b>2,727,383</b>	<b>+/-39,221</b>	<b>2,768,381</b>	<b>+/-39,363</b>
Argentina	125,218	165,850	+/-10,197	172,736	+/-8,710	160,218	+/-10,303	163,791	+/-8,568	171,534	+/-10,446	162,875	+/-11,016	176,094	+/-8,283	170,086	+/-10,630
Bolivia	53,278	73,394	+/-7,827	70,219	+/-7,379	71,491	+/-7,697	74,024	+/-7,711	78,900	+/-8,397	76,626	+/-7,897	71,850	+/-6,984	79,924	+/-6,661
Brazil	212,428	342,555	+/-16,079	338,853	+/-13,953	332,632	+/-17,448	359,149	+/-14,692	339,613	+/-15,262	329,861	+/-16,884	325,547	+/-12,361	337,040	+/-14,135
Chile	80,804	89,060	+/-6,003	85,057	+/-7,530	91,590	+/-9,043	87,607	+/-6,205	91,172	+/-6,709	97,337	+/-7,812	88,290	+/-6,424	97,585	+/-6,941
Colombia	509,872	592,436	+/-19,266	604,527	+/-21,707	600,226	+/-20,028	609,845	+/-20,117	636,555	+/-18,715	658,667	+/-25,756	677,068	+/-21,121	677,231	+/-17,383
Ecuador	298,626	384,677	+/-16,123	408,907	+/-14,784	412,676	+/-17,768	411,826	+/-16,965	443,173	+/-20,175	435,476	+/-21,947	420,910	+/-16,718	427,906	+/-18,423
Guyana	211,189	250,178	+/-13,493	242,667	+/-13,144	258,096	+/-13,248	245,596	+/-13,063	265,271	+/-12,547	259,036	+/-12,071	260,298	+/-12,019	259,815	+/-13,449
Peru	278,186	382,153	+/-14,424	401,129	+/-17,299	384,923	+/-20,307	406,910	+/-18,297	428,547	+/-17,594	411,829	+/-18,237	426,263	+/-17,488	440,292	+/-17,826
Uruguay	24,176	49,517	+/-5,939	50,578	+/-6,279	46,855	+/-5,493	42,695	+/-5,253	50,176	+/-6,086	44,544	+/-5,779	45,065	+/-5,013	43,541	+/-5,187
Venezuela	107,031	162,524	+/-10,153	155,492	+/-9,118	168,592	+/-10,090	157,819	+/-9,561	184,039	+/-10,634	189,219	+/-13,236	194,287	+/-10,441	197,724	+/-10,858
Other South America	53,639	50,170	+/-5,662	44,031	+/-4,201	39,626	+/-4,204	36,562	+/-4,403	40,851	+/-4,925	45,074	+/-6,089	41,741	+/-4,416	37,237	+/-4,249
<b>Northern America</b>	<b>829,442</b>	<b>855,296</b>	<b>+/-17,024</b>	<b>838,661</b>	<b>+/-17,228</b>	<b>826,871</b>	<b>+/-15,928</b>	<b>822,377</b>	<b>+/-14,460</b>	<b>806,925</b>	<b>+/-15,810</b>	<b>794,779</b>	<b>+/-17,534</b>	<b>808,290</b>	<b>+/-12,461</b>	<b>846,921</b>	<b>+/-15,154</b>
Canada	820,771	846,913	+/-16,810	830,388	+/-17,056	815,920	+/-16,572	814,965	+/-14,617	798,649	+/-15,695	786,317	+/-17,708	800,985	+/-12,188	840,192	+/-15,151
Other Northern America	8,671	8,383	+/-1,570	8,273	+/-1,981	7,951	+/-2,162	7,412	+/-1,549	8,276	+/-2,660	8,462	+/-2,163	7,305	+/-1,776	6,729	+/-1,928
<b>Born at sea</b>	<b>316</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>	<b>(na)</b>

## NOTES:

1) The term "immigrants" (also known as the foreign born) refers to people residing in the United States who were not U.S. citizens at birth. This population includes naturalized citizens, lawful permanent residents (LPRs), certain legal nonimmigrants (e.g., persons on student or work visas), those admitted under refugee or asylum status, and persons illegally residing in the United States.

2) The total count of the foreign born in 2006 through 2013 excludes those born at the sea.

3) ACS data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. The Decennial 2000 sample was significantly larger than the ACS sample; no margins of error are available for Census 2000 estimates.

4) The noticeable increase in the number of the foreign born between 2009 and 2010 is partly attributed to changes in population weights between the two years (with ACS data prior to 2010 weighted to the 2000 Census, while the 2010 ACS is weighted to the 2010 Census). Higher response rates associated with the increased marketing and visitability surrounding the Decennial Census 2010 year likely also contributed to the shifts between the 2009 and 2010 ACS.

5) (na) Not available; n.e.c. Not elsewhere classified.

6) Denmark, Norway, Belgium, Switzerland, Albania, Bulgaria, Croatia, Latvia, Lithuania, Moldova, Serbia, Nepal, Singapore, Sri Lanka, Uzbekistan, Burma, Kuwait, Saudi Arabia, Yemen, Cameroon, Cape Verde, Liberia, Kenya, Morocco, Sudan, Bahamas, Dominica, Grenada, St. Vincent and the Grenadines, and Uruguay added from Integrated Public Use Microdata Series for the 2000 Decennial Census (5% sample).

## SOURCES:

Migration Policy Institute tabulation of data from the U.S. Census Bureau's 2006 to 2013 American Community Survey and 2000 Decennial Census.

# EXHIBIT E

## Re: FW: HARO: New Pitch - HARO - Building Cred...

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From: Berk Ustun <[REDACTED]>  
To: [REDACTED]  
Cc: Andrew Endicott <[REDACTED]>  
Date: Wed, 02 Mar 2016 14:11:17 +0000

---

Yes

On Wednesday, March 2, 2016, <[REDACTED]> wrote:

Sure thing Berk. It's your name so you get final say. Here are some suggestions below. Let me know if you're cool with these changes.

**From:** [REDACTED] [mailto:[REDACTED]] **On Behalf Of** Berk Ustun  
**Sent:** Tuesday, March 1, 2016 11:31 PM  
**To:** Andrew Endicott  
**Cc:** Jason Gross  
**Subject:** Re: FW: HARO: New Pitch - HARO - Building Cred...

Please do send it to me before you send it to them btw. Lemme know when you're coming Thursday when you figure it out.

On Tuesday, March 1, 2016, Andrew Endicott <[REDACTED]> wrote:

Thanks, we'll build upon it.

See you Thursday.

Endicott

On Tue, Mar 1, 2016 at 11:08 PM, Berk Ustun <[REDACTED]> wrote:

Feel free to embellish.

- What brought you to the US?

I moved to the US for college back in 2005.

- Why did you want to build credit and how did you get started?

My dad told me I needed to start early.

- What was the process of building credit like for you?

It was fairly straightforward. I put \$1000 down and got a secured credit card from Bank of America which I used for a little over a year. After the year was up, I ~~then~~ applied for a credit card online and got approved. The biggest pain points were getting a SSN and then getting the \$1000 back from Bank of America.

Where did you learn this?

The kind people at Bank of America told me when I was opening up a checking / savings account.

- Why didn't you have a SSN or ITIN?

I was in the US on a student visa. ~~The only way to get an SSN in that situation is to get a job first.~~ You're only eligible for a SSN if you're working and I never needed an ITIN.

- Brief explanation of how/when you got your SSN.

I got a par- time job first. Then ~~got~~ my supervisor had to write a letter confirming I got the job. I then put together a bunch of additional documents they needed and applied in person at the local SSN office. The whole process took about 3 months since I didn't ~~get~~ bring the right documents the first time around (and they contacted me about it via mail).

- How did you transfer your credit file to your SSN?

~~It just transferred by itself.~~ It happened automatically. I didn't have to take any further action.

On Tue, Mar 1, 2016 at 2:06 PM, <[REDACTED]> wrote:

Berk,

Below are the questions from the reporter. Do you want to take a cut at answering them and then circulate to Andrew and me for comments?

I can send him your MIT bio as well for the fact checker.

Thanks,

Jason

**From:** Louis DeNicola [[mailto: \[REDACTED\]](#)]  
**Sent:** Tuesday, March 1, 2016 1:25 PM  
**To:** Jason Gross  
**Subject:** Re: HARO: New Pitch - HARO - Building Cred...

Great!

The deadline is next Wednesday the 9th.

The basic questions are:

- What brought you to the US?
- Why did you want to build credit and how did you get started?
- What was the process of building credit like for you? Where did you learn this?
- Why didn't you have a SSN or ITIN?
- Brief explanation of how/when you got your SSN.
- How did you transfer your credit file to your SSN?

Also, I don't see a team page on CreditBridge and can't find Berk on LinkedIn. Does he have a site or bio somewhere (not for the article, but I know the fact checker will look for it...

Thanks,

Louis

On Tue, Mar 1, 2016 at 10:05 AM, <[REDACTED]> wrote:

Louis,

That sounds good to me. It'd be fantastic if you mentioned what our company does as you've proposed below. We would appreciate a link as well, but I understand that your editor needs to make the final call on that. If you can send over questions, I'll get Berk's responses back to you as soon as possible.

When is the deadline for your article? I'm glad we can be of help and look forward to collaborating further.

Best,

Jason

**From:** Louis DeNicola [mailto:[REDACTED]]  
**Sent:** Tuesday, March 1, 2016 12:49 PM

**To:** Jason Gross  
**Subject:** Re: HARO: New Pitch - HARO - Building Cred...

Jason,

I think I could definitely do something like:

Berk now runs analytics at [CreditBridge](#), a company that helps immigrants and those with thin credit files build credit.

At the very least, it will be Berk Usten, who runs analytics at CreditBridge, ....

However, I never promise a link. If it was up to me I'm more than happy to include them, but the final decision is the editor's.

If that will that work for you I can send some questions over.

Louis

On Tue, Mar 1, 2016 at 4:37 AM, Jason Gross <[REDACTED]> wrote:

Louis,

Berk Usten, who runs analytics at CreditBridge, is happy to give comment about his experience building credit without a SSN and later moving it to a SSN. Do you have specific questions you'd like him to answer for the article? If so, please pass those along.

We'd appreciate if Berk and CreditBridge were credited with the contribution to the article. Berk's story is the motivation for why he got involved with CreditBridge in the first place!

Thanks,

Jason

On Feb 29, 2016, at 9:49 PM, Louis DeNicola <[REDACTED]> wrote:

That would be great! I'm fairly certain it will work for this piece, but even if not I'm sure it's a compelling anecdote that I'll be able to use for another.

Thank you,

Louis

On Mon, Feb 29, 2016 at 6:14 PM, <[REDACTED]> wrote:

Hi Louis,

How about someone that was able to build credit without either an SSN or an ITIN? It speaks to the point that I made in my original email, that credit bureaus typically track non-SSN borrowers using name and address.

Let me know if that would be helpful and I think I can get you a first-hand account on the record.

Best,

Jason

**From:** Louis DeNicola [[mailto:\[REDACTED\]](mailto:[REDACTED])]  
**Sent:** Monday, February 29, 2016 7:34 PM  
**To:** Jason Gross

**Subject:** Re: HARO: New Pitch - HARO - Building Cred...

If it's someone with DAPA/DACA status I could maybe use a pseudonym, but the editors strongly prefer real names.

On Mon, Feb 29, 2016 at 4:33 PM, Louis DeNicola <[REDACTED]> wrote:

Thanks!

On Mon, Feb 29, 2016 at 4:31 PM, Jason Gross <[REDACTED]> wrote:

Let me ask around. Will let you know shortly either way.

Sent from my iPhone

On Feb 29, 2016, at 7:27 PM, Louis DeNicola <[REDACTED]> wrote:



Jason,

Do you happen to know someone that's willing to share their experience (with their name on record) of building credit with an ITIN and moving it to a SSN?

Louis

On Mon, Feb 29, 2016 at 3:45 PM, <[REDACTED]> wrote:

Sure thing. If your readers are seeking further information, we invite them to reach out on [www.creditbridge.com](http://www.creditbridge.com).

Best,

Jason

**From:** Louis DeNicola [[mailto:\[REDACTED\]](mailto:[REDACTED])]  
**Sent:** 2016 6:43 PM  
**To:** [REDACTED]  
**Subject:** Re: HARO: New Pitch - HARO - Building Cred...

Jason,

Thanks for the insight!

Louis

On Mon, Feb 29, 2016 at 3:06 PM, HARO <[REDACTED]> wrote:

Hello Louis,

Here's another pitch from a HARO source! Hope you find the perfect match for your story.

Best,

The HARO Team

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**Source Contact Info:**

- Name: Jason
- Email: [REDACTED]
- Company: CreditBridge
- Phone: [REDACTED]

Pitch Title: HARO - Building Credit with ITIN

Pitch Contents:

Hi Louis,

I'm the co-founder of a company that specializes in building credit for immigrants and other thin-file borrowers. We have a number of credit-building experts on our team.

In response to your question regarding ITINs, I would add the following: *ITINs are often required in the applications for credit cards and other loans. However, the national credit bureaus do not always use the ITIN to track a borrower's credit profile like they would a social security number (SSN). Instead, when a SSN is not available, bureaus track borrowers using name and address information. This means that you can build credit without a SSN and that the credit you build should stay with you, even after you move from an ITIN to a SSN.*

I hope this information is helpful. Please feel free to reach out with any further questions.

Best,

Jason

--

**Jason Gross, Co-Founder**

[REDACTED]

[REDACTED]

Track and Respond: <http://app.helpareporter.com/queries/detail/260225>

Want to let the source know their pitch will not be used? [Click here](#) to say "No thanks!"

If this pitch is not relevant, [click here](#)

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Louis DeNicola

Personal Finance Writer

[My Work](#)

[LinkedIn](#) | [@is\\_lou](#)

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**Andrew Endicott, Co-Founder**

